

# Posel

*česká katolická jednota*

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## *43rd General Convention Banquet*



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# POSEL

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## **President's Message**

Dear Family & Members of CCU Life,

On behalf of the CCU Life Board of Directors and Staff we wish you all a Happy and Healthy New Year! Another year is upon us and many have made their traditional "New Years Resolutions". Let's try and keep them this year! In trying to keep your New Year's resolution, consider part of your resolution to add another member to the CCU membership. Insurance sales can be a hard sell, but with the assistance and persistence of the membership and Board, we need to make the effort. Let's make 2019 a strong insurance enrollment year of new CCU Life members.

The 3rd quarter of 2018 proved to be positive and a good sign for a healthy year end. More on the year end financials will be forth coming once the Annual Statement has been completed. Look for a complete financial report in the May-June 2019 Posel.

By now all of you have received your 2018 Dividends. This is a good time to review your insurance in force with CCU Life. Take the time to make sure your beneficiary is up to date, make any necessary name changes or even change of address. Should you have any questions, or need any other assistance just contact the Home Office.

Fraternally,  
Theresa Aveni  
President

## Cleveland, Ohio



St. Joseph Society #156 held its monthly meeting & Annual Memorial Service remembering the society's departed members on Sunday, November 11, 2018. The departed members were: Francis Bican, Edward Blahut, Steven Hirsch, Michele Mirande and John Polacek. The service was conducted by Secretary, Audrey Schmidt. Members of Edward Blahut's family were in attendance. At the conclusion of the meeting a light luncheon was served.

## ATTENTION GRADUATING SENIORS

Czech Catholic Union/CCU Life has membership in OFA (Ohio Fraternal Alliance). As a member of OFA, our graduating seniors, residing in the State of Ohio, are eligible for the OFA Scholarship. Application is located on page 16.

Don't delay - deadline is March 7, 2019.

## Cleveland, Ohio

Monthly meetings for St. Joseph Society #156 continue.

### Sunday, January 13, 2019

Installation of officers beginning at 1:00 PM, followed by musical entertainment and luncheon of jaternice (liver sausage), kielbasa and sauerkraut. For luncheon reservations call Jane at the Home Office. To order jaternice to take home, call Joe Kocab at 216-883-4760.

### Sunday, March 17, 2019

Annual Communion Breakfast. Celebration of Mass at Our Lady of Lourdes Church at 10:00 AM followed by breakfast at Czech Catholic Union/CCU Life Home Office (across the street from Our Lady of Lourdes). Please call the Home Office at 216-341-0444 for reservations before Tuesday, March 12, 2019. 50-year members will be honored.

***If you plan to attend, PLEASE DO NOT PARK IN THE CHURCH PARKING LOT!!!***

## HAPPY NEW YEAR STASTNY NOVY ROK

### RECIPE FOR A BLESSED NEW YEAR

Take 12 whole months.

Clean them thoroughly of all bitterness, hate and jealousy.

Make them just as fresh and clean as possible.

Cut each month into 28, 30 or 31 different parts, but don't make up the whole batch at once.

Prepare one day at a time with these ingredients:

Mix well into each day one part each of faith, patience, courage and work.

Also add to each day one-part of hope, faithfulness, generosity and kindness.

Blend with one-part prayer, one part meditation and one good deed.

Season the whole with a dash of good spirits, a sprinkle of fun, a pinch of play and a cupful of good humor.

Pour all of this into a vessel of love.

Cook thoroughly over radiant joy, garnish with a smile and save with quietness, unselfishness and cheerfulness.

You're bound to have a Happy New Year.

Unknown



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## Cleveland, Ohio



St. Joseph Society #156 members enjoying the luncheon at the Home Office after the December meeting on Sunday, December 9, 2018.



# CONVENTION 2018





## Epiphany

Feast of The Three Kings  
January 6



Epiphany is the time when Christians remember the Wise Men (Three Kings) who visited Jesus.

Epiphany is also when some Churches remember when Jesus was Baptized, when he was about 30, and started to teach people about God.

Epiphany means revelation.



## Happy Valentine's Day Krasneko Valentyna February 14



### SUPERSTITIONS

If the first bird a girl sees on Valentine's Day is a robin,  
She will know she is to marry a sailor.

If a girl sees a goldfinch,  
She will marry a millionaire.

If she sees a sparrow,  
She will be the wife of a poor man.

If she sees a woodpecker,  
She will never marry.

### TIDBITS

One billion valentines are sent each year,  
Second to Christmas cards.

Teachers get the most, followed by  
Children, mothers, wives and pets.

In medieval times, when illiterate people  
Signed contracts, they wrote an X and  
Kissed it to seal the deal.

That's why today, "X" marks a big smooch.  
Medieval men wore the name of their loved  
One on a heart pinned to their sleeve,  
Leading to the saying, "Wear your heart  
On your sleeve."

Nearly 250 million roses are sold in the  
U.S. each Valentine's Day.

Men buy 75% of all Valentine's Day flowers.  
Women buy 85% of Valentine's Day gifts.

## Our Lady of Lourdes

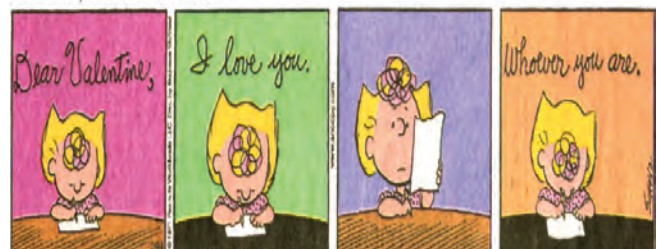


It began in 1858, at a grotto near the village of Lourdes in Southwestern France. The Blessed Mother appeared to a young girl named Bernadette Soubirous. Mary helped Bernadette to discover a hidden spring. That spring soon became known as a fountain of hope, faith and healing for millions who visit each year. The church recognized 66 miraculous cures at the spring and thousands more have been reported. To all who are sick in body or spirit, the Lord brings hope and comfort through Our Lady of Lourdes.

Feastday is February 11



**Peanuts** | Charles M. Schulz



## Presidential Kindness

### President's Day February 18



**Abraham Lincoln**  
16th President

The Lincoln Memorial, the seated Lincoln, depict him as a leader. One of his fists is clenched tightly to represent strength. The other fist is open and relaxed to symbolize his compassion.



**James A. Garfield**  
20th President

"Air-conditioning" was invented to make the dying Garfield more comfortable.



**Ulysses S. Grant**  
18th President

During Grant's time, cartoonists established the elephant as the Republican symbol.



**Harry S. Truman**  
33rd President

Championed the Marshall Plan, which poured \$17 billion of American aid into the massive rebuilding of Central and Western Europe.



**Rutherford B. Hayes**  
19th President

Lucy Webb Hayes, the President's wife, established the tradition of rolling Easter eggs on the White House lawn.



**Lyndon B. Johnson**  
36th President

Created Medicaid, Medicare and Head Start.  
Passed sweeping civil rights laws.

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**Mutts** | Patrick McDonnell





## CZECH CABBAGE SOUP

- 2 lb. beef bones
- 1 c. onions, chopped
- 3 carrots, chopped
- 2 cloves garlic, chopped
- 1 bay leaf
- 2 lb. beef short ribs
- 1 tsp. thyme
- 1/2 tsp. paprika
- 8 c. Water
- 8 c. Cabbage, chopped
- 2 cans tomatoes
- 2 tsp. Salt
- 3/4 tsp. Tabasco sauce
- 1/4 c. Parsley, chopped
- 3 T. Lemon juice
- 3 T. Sugar
- 1 can sauerkraut

Place the beef bones, onion, carrots, garlic and bay leaf in a roaster. Top with the short ribs, thyme and paprika. Roast at 450° for 30 minutes. Transfer to a kettle. Add the water, tomatoes, salt and Tabasco sauce. Cover; simmer for 1 1/2 hours. Add the parsley, lemon juice, sugar and sauerkraut. Cook, uncovered, for 1 hour. Take out bay leaf before serving.

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### HAVE YOU CHANGED YOUR ADDRESS?

Name \_\_\_\_\_

Old Address \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

New Address \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

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

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

## PORK CHOP BAVARIAN

Cover baking dish with strips of bacon  
Add a layer of sauerkraut  
Add a layer of lean pork chops  
Then a layer of sliced onion rings  
Pour 1 can of stewed tomatoes over the mixture  
Salt and pepper this mixture adding caraway seeds over all.

Bake 2 hours at 350 deg.

## RUM BALLS (RUMOVE KULICKY)

- 7 Tbs. of unsalted butter
- 3 Tbs of sugar
- 2 egg yolks
- 2 Tbs of rum
- 1 cup of grated coconut
- 1 cup of chocolate for baking
- Mix softened butter with sugar, rum, and egg yolks

Put the dough into the fridge for about 30 minutes

Take out the dough and make small round balls out of it

Melt the dark chocolate and dip the balls in it

Immediately roll them in grated coconut

Leave them in the fridge again for about 10 minutes until the chocolate has hardened

Place finished rum balls into cupcake papers

### Family Circus | Bil Keane



2-19  
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www.familycircus.com

Bil  
and  
JEFF  
KEANE

"Man, Abe Lincoln's team must have been pretty bad!  
They only had four scores in seven years!"



## In Appreciation

St. Ludmila Society #46, Omaha, NE - "Thank you so much for the scholarship! I am so very grateful to receive it. I thoroughly enjoy my senior year of high school. It's very fun, yet busy at the same time! Your scholarship has helped me through these past years in high school tremendously!"

Sincerely, Lia Rose Reckmeyer

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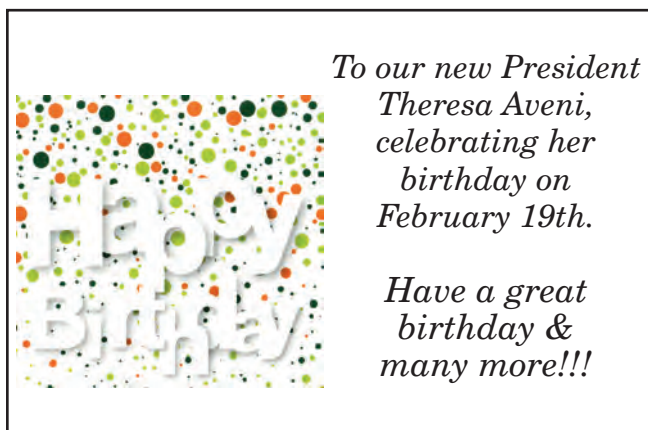
Our Lady of the Mount Society #143, Cicero, IL - "I would like to give a big thank you for the scholarship I received for Benet Academy! I am very thankful for it. I am currently a freshman at Benet Academy. I went to St. Scholastica School in Woodridge, grades kindergarten to eighth. Going to Benet has always been my #1 choice of high school. I am very glad that I belong to such a welcoming community! I am on the swim team at Benet and I also do dance. I also am in German Club. I have many goals and ambitions for my future. I would like to continue swim and dance throughout my years of high school. In college, I am interested in studying psychology or family law. I believe that with my hard work and perseverance, I will be able to achieve these goals of mine. Thank you so much for this wonderful gift. I would like to express my gratitude to the Czech Catholic Union."

Sincerely, Ryann O'Malley

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Home Office Society #145, Cleveland, OH - "I want to thank you for the high school grant you awarded me. It has helped my parents and me with the tuition at Aquinas High School in David City, NE. I am having a good year and am learning a lot in all my courses, particularly religion class. I feel fortunate to be able to go to a Catholic school and have a private education. Thank you for your assistance in this opportunity."

Sincerely, Xavier Fiala



St. Louis, MO - "Bob, Kathy, Jane & Audrey, Thank you for your hospitality. Also a thank you to any committee members. We had a great time."

Elaine Schlueter, Cindy Kveton and Joanne Isenberg, St. Ludmilla Society #7

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Cleveland, OH - "To the Home Office, Thank you for your very kind hospitality during the convention. This was our 1st Convention and my sister & I did not know what to expect. We really enjoyed it and met so many nice people. The Amish trip was really fun and the meal there was fabulous. I know there are so many details for a trip and Audrey made it seem seamless. Thanks for all the little niceties and the warm hospitalities. God bless."

Mary Therese Slota, St. Ann Society #11

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Cedar Rapids, IA - "Dear Friends of Czech Catholic Union, As we reflect on a challenging and rewarding Czech School and Adult Czech Language 2018, we wish to thank you very much for your continuing generosity and kindness. Your contribution received June 2018 is very much appreciated. It is an honor to receive such a show of confidence. We excitedly anticipate the upcoming 150th continuous year of Czech School in Cedar Rapids. We think fondly of all those wonderful members of Czech Catholic Union past & present, who helped bring us to this significant milestone. Thank you again and all the Very Best!"

Sincerely, Julie Wiedner,  
Secretary Czech School Board

*FROM THE EDITOR: I apologize for the numerous mistakes in the November-December Posel; Dolores Jacklin is no longer a director, the Czech Renaissance printer & publisher was named Jiri Melantrich and the omitted spaces between words in the Prague Loreto article. If I failed to list anymore, sorry again!!!*

## CCU Life – Annuity/IRA

Annuity Rates for the period of January 1 through March 31st 2019 are set at 3% for members and 1 1/2% for non-members for new business. Guarantee of 1%.

Contact the Home Office for additional information on the Annuity and IRA products available.



## Planning in advance for your funeral

No one ever wants to think about their own death or funeral, but one of the best things you can do for your survivors is to pre-plan, and, if possible, pre-pay for your funeral.

When you do not pre-plan or pre-pay, then clearly it is up to your family or friends to do this for you. Unless you give verbal instructions before you pass, your survivor will choose what they think is best and will be left to fill in the blanks. It's entirely possible that you purchased a burial plot (or had one purchased for you by a parent) that goes unused because your survivor didn't know this was available. Plus, your survivors will be grieving and may not be able to make clear decisions. Further, depending upon the funeral home used, your survivor may be pressured to pay from their own funds for your funeral, with the assumption that they will be paid back later from your assets - which may not happen. I've seen children pay for funerals with a credit card or home equity lines of credit. This creates additional expense.

I advise my elderly clients to visit a funeral home of their choice and plan out their wishes and arrange for payment. Some clients pay directly for the funeral home out of savings, while many others will assign a life insurance policy to the funeral home. Ohio law dictates that a funeral home must hold the funds you pay them, or assign to them, in trust, until the funeral takes place. If you change your mind

about your funeral wishes, the funds can be withdrawn. The funds are also held independent of the funeral home, so if you move, the funeral home is sold or you wish to change your funeral home, this can be done easily. Lastly, by pre-paying, you lock in the price for most of the services provided.

Many clients choose to simply take an insurance policy and name a child or friend with the intention that that child or friend will turn around and pay the funeral costs post death. Although I would like to think most people will honor your wishes and pay that bill, it is legal for them to take the life insurance proceeds and leave the funeral bill unpaid.

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. This article is for informational purposes only and does not constitute legal advice.

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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.*

## Privacy Commitment to Our Members

*Provisions of the Gramm-Leach Bliley Act of 1999, also called the Financial Services Modernization Act, require every financial institution to annually notify all customers, in writing, of that organization's privacy policy. The purpose of the privacy provision of this act is to curtail the ability of third parties to obtain nonpublic personal information regarding individuals who purchase financial products and services from financial institutions.*

You have elected to join the Czech Catholic Union / CCU Life Fraternal Insurance and have provided them with certain nonpublic personal information such as name, age, residence, marital status, and Social Security Number.

As a fraternal benefit society, we are dedicated to the protection of our members' privacy. The Czech Catholic Union / CCU Life has no affiliated financial institutions or

third party nonaffiliates that have access to your nonpublic personal information, except pursuant to your written authorization.

Czech Catholic Union / CCU Life does not sell lists of member names or addresses to any vendor of goods or services. Should we need to retain any other organization to assist us with our operations, that organization will be required to comply with the same privacy standards as the Czech Catholic Union / CCU Life.

This privacy policy extends to nonpublic personal information of former members who no longer have insurance coverage with the Czech Catholic Union / CCU Life.

Access to members records is limited to employees who work on your member files. However, if required by civil or criminal litigation or audit to disclose information on your records, we must comply.

## Recognizing a Phishing Email

By: XLN SYSTEMS

Remember the “good old days” of email (like 12-15 years ago) when the most menacing thing we had to worry about was too much advertising spam! We still have advertising spam by the virtual truckload but today we have yet another thing to add to our email worries: Phishing attempts. Phishing is a cleverly disguised email, made to look like it came from a trustworthy source, designed to steal your sensitive information, or worse, simply (and naively) convince you to give it away.

Phishing emails try to get you to do one of two things: first, to simply hand over sensitive information and second, to download malware which more often than not contains ransomware. Ransomware is very, very bad. It will literally take ALL THE DATA on your PC (or server) and encrypt (lock) it so as to make it unusable to you. In order to get the “key” and de-crypt the data back to normal, you must pay a ransom. Usually this ransom payment is around \$500 and must be paid in Bitcoin or other non-traceable methods.

So, how can you spot a clean and legitimate email from one that is malicious and harmful. Here are just a few of the many ways to spot a phishing email.

1. If an email is asking you to change passwords, look first at the “From” portion of the email. Be sure it came from your IT department, bank or other institution where you have a valid login account.

2. If an email is asking that you log into a website, be wary. For example, YOURBANK wants you to log in and verify your information. The email looks exactly like an email from YOURBANK. To be sure, “mouse over” the link. This means DO NOT CLICK THE LINK but put your mouse on the link. Now look at the lower left of your screen. That area will show you the web site that link will take you

regardless of the name of the link. If it’s not YOURBANK.COM, it’s better left alone!

More information on “mouse over” can be found at the XLN web site; <http://XLNsystems.com/MouseOver.php>

3. Check the email address of the “From” field. You may be expecting an email from Allen.Perk@XLNsystems.com but the field may say Allen-Perk@SLN-SYS.net or something other than the email address you know it should come from.

4. If there are multiple spelling or grammatical errors, chances are it’s a phishing email.

5. Emails that encourage for you to act immediately - “Urgent Action Required” or “Act now or your Account will be closed.” Again, chances are it’s a phishing email.

6. The IRS or Law Enforcement will NEVER email you for information or ask that you call them. The IRS will ONLY send letters in the mail.

If you encounter such an email, DELETE IT!!! Then notify someone in authority so that others can be warned. When told to do so by your IT department, “Empty the wastebasket.” As well as your Trash and Junk folders.

Now you’re free to move on to the next email advertisement, I mean, business email.

The above views and comments are those of XLN SYSTEMS. Allen Perk is CEO of XLN SYSTEMS, a software and network security company he has owned since 1991. Allen is a 15 year member of NFIB who regularly attends its State Board meetings and is Chair of the Central Ohio AAC. Allen also serves on the Ohio Attorney General’s Cyber Security Advisory Board and on Franklin University’s Center for Public Safety and Cyber Security Awareness.

Allen Perk is a lifelong member of the Czech Catholic Union, Society #156.



## Special Announcement

**NEW OFFICE HOURS AT THE HOME OFFICE**

**Monday-Thursday  
8:00 AM - 3:00 PM**



## TOP 25 CZECH COMMUNITIES

1. Munden, KS 46.8%, population 100
2. West, TX 40.9%, population 2,807
3. Oak Creek, NE 38.2%, population 949
4. Wilbur, NE 37.3%, population 1,855
5. Shriner, TX 32.1%, population 2,069
6. Montgomery (township), MN 30.9%, population 2,956
7. Lonsdale, MN 30.5%, population 3,674
8. Wheatland, MN 29.9%, population 1,358
9. Tyndall, SD 29.5%, population 1,067
10. David City, NE 28.0%
11. Montgomery (city), MN 26.3%
12. Franklin, WI 26.1%
13. Lanesburgh, MN 25.2%
14. Granger, TX 25.1%
15. Port Costa, CA 24.0%
16. Schulenburg, TX 23.7%
17. New Prague, MN & Erin, MN 23.5%
18. Wahoo, NE 22.7%
19. Carlton, WI 22.4%
20. Wallis, TX 22.0%
21. Hallettsville, TX 21.5%
22. Hale, MN 20.8%
23. Montpelier, WI 19.7%
24. Flatonia, TX 19.5%
25. West Kewaunee, WI 19.2%

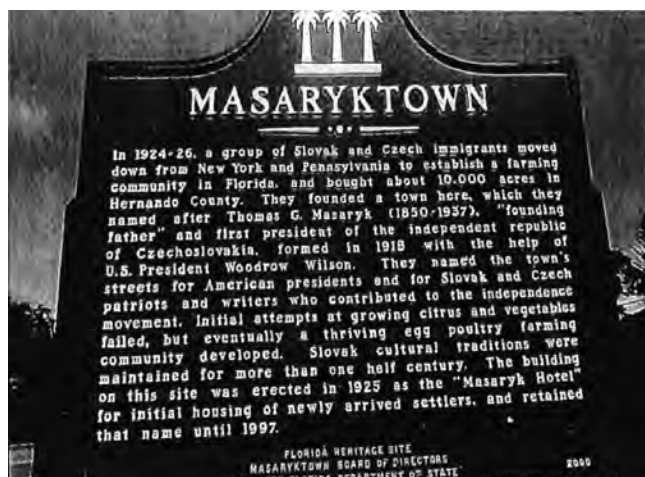
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### Krkonoše

The highest Czech mountain range, part of the Sudetes Mountain System, borders on Poland. The highest peak of the Krkonose and also of the whole country is Sněžka.

The rugged terrain is ideal for both hiking and skiing. The plateaux are suitable for cross-country skiing. The many downhill skiing courses rank among the best in the Czech Republic.



In 1924, Masaryktown was founded by Czechs and Slovaks from New York, Pennsylvania, New Jersey and Ohio. East/West streets were given Czech and Slovak names: Benes, Husek, Hviezdoslav, Mudron, Palacky, Hodza, Stefanik, Kollar, Stur, Psenka, Dvorak and Pribil. North/South streets were named after U.S. presidents: Lincoln, Garfield, McKinley, Washington, Jackson, Monroe, Roosevelt, etc. The settlers were from various "old country" origins including Velke Levare, Sobotiste, Ziar, Praha (Prague), Skalica and the rural eastern part of Slovakia.

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## Czech to English

Pocasi	Weather
Jake bude asi pocasi	I wonder what the weather will be like
Je teplo	It is warm
Je horko	It is hot
Je zima	It is cold
Je studeno	It is chilly
Bude prset	It is going to rain
Bude bourka	We are going to have a storm
Blyska se	It is lightning
Hrmi	It is thundering
Kroupy padaji	It is hailing
Teplomer stoupa	The thermometer is rising
Mam rymu	I have a cold
Boli me hlava	Headache
Mam zacpu	Constipation
Mam prujem	Diarrhea
Nevolnost	Nausea
Zvaceni	Vomiting
Horecka	Fever
Paleni zahy	Heartburn



Typical Czech home with walls 2 feet thick.

## Czech Proverbs

Co muzes udelat dnes, neodkladej na zitek

*Don't put off till tomorrow  
what you can do today.*

Vsude dobre, ale doma nejlepe

*Everywhere is nice, but home is best.*



## Milos Forman

Born February 18, 1932 in Caslav, Czechoslovakia, Milos was a renowned screenwriter, film director and actor. He attended King George Boarding School (where a fellow student was Vaclav Havel) and the Academy of Performing Arts in Prague. His early works, *Loves of a Blonde* (a well-known movie of the Czechoslovak New Wave) and *The Fireman's Ball* (a satire on Eastern European communism) made him a celebrity in Czechoslovakia.

Milos became a U.S. citizen in 1977. He received Academy Awards for Best Director for his films, *One Flew Over the Cuckoo's Nest* and *Amadeus* (which was filmed in Prague in 1984). His other hits were: *Hair*, *Valmont*, *The People vs. Larry Flynt* and *Ragtime*.

In a 1993 interview, Milos suggested that it was more socialist to work in Hollywood than under communism. In Hollywood, films are censored by the people who accept or reject them, while under communism, faceless bureaucrats vetoed scripts, spied on sets and banned films.

Milos Forman remained a Czech at heart. He died on April 13, 2018.



## Advertising Flashback

This 1954 Ad from Kaiser Aluminum hailed the amazing qualities of aluminum foil containers such as those used for Swanson TV dinners. These products were popular because they combined time-saving meal preparation with the public's rapidly growing interest in television. More than 10 million TV dinners were sold that year, the first year of national distribution, for about \$.98 each.



# Kroje

The folk costumes worn by Czechs and Slovaks are generally divided into three areas: Bohemia, Moravia or Slovakia.



## Bohemia (Western Half of Czech Republic)

- Blouse: White with roomy, simple (not pleated) sleeves.
- Vest: Relatively simple except in the Chod region where they are beaded. May be laced in front as opposed to buttons or frog clasps.
- Skirt: Relatively simple. Often softer colors and richer fabrics.
- Apron: Most of the handwork is on the apron which could be embroidered or have beadwork.
- Head Covering: They vary greatly in Bohemia. A floral wreath may be substituted if you don't have the correct one. Head covering usually indicated marital status.
- Footwear: Often red stockings/tights and black shoes.



## Moravia (Eastern Half of Czech Republic)

- Blouse: White full sleeves, heavily pleated and starched.
- Vest: Often elaborate with red or multicolored handwork.
- Skirt: Wide range of colors and patterns some floral. Range of skirt lengths.
- Apron: A wide variety of aprons from simple to colorful
- Head covering: May be a dark red or brownish headscarf, beaded cap, or a floral wreath. Each village has a different method of tying them. Also, usually scarves indicate that the woman is married.
- Footwear: Often dark stockings and black shoes or boots.



## Slovakia

The variations between kroje in Slovakia are too variable to generalize. Keep in mind that Slovakia is generally poorer than the Czech Republic, so you are less likely to find kroje made from silk and other expensive fabrics. They did much more handwork in Slovakia.

*\*Information extracted from the American Sokol Publication\**

# GARNETS

The Bohemian Garnet is the national jewel of the Czech Republic. Garnets are found around the globe in many colors ranging from purplish red, yellow and green to black or reddish brown. The Bohemian garnet has a deep blood-red hue. These garnets are actually pyropes (from the Greek word, pyropos) meaning similar to fire. They are the result of volcanic activities millions of years ago and are found in the northeastern part of the Czech Republic near Trebnice, where they have been mined since the 16th century.

Rudolf II, King of Bohemia in the late 1500s, established stone-cutting shops in the area and the world's finest stonecutters came to Bohemia to make fine jewels. The popularity of this garnet jewelry spread throughout Europe in the 17th and 18th centuries.

The town of Turnov, among others, is well known for its cuttings of this precious stone and in 1884, established the first vocational school of jewelry making.



*The birthstone for the month of January is the garnet*

## CZECH GARNETS

### Crust:

2 1/2 cups flour  
1/2 cup sugar  
1/2 tsp. baking powder  
1/4 tsp. salt  
1 cup butter

### Filling:

4 cups fresh blueberries or cherries  
1 cup sugar  
2 Tbsp. flour  
2 Tbsp. minute tapioca  
Pinch of salt



Sift the dry ingredients for the crust, add butter and mix dough as for pie crust and finish with your hands until pliable. Pat 2/3 of the dough in to 9x13" pan, making a 1/2" lip around edge. Cook all ingredients for filling until thick. Pour filling into crust. Criss-cross with remaining 1/3 dough formed into 1/2" strips. Bake at 350° for 40 min.



## TEN COMMANDMENTS TO LIVE BY:

1. Prayer is not a “spare wheel” that you pull out when in trouble, but it is a “steering wheel” that directs the right path throughout your journey.
2. So why is a car’s Windshield so large and the Rear View Mirror so small? Because our PAST is not as important as our FUTURE. So, look ahead, and move on.
3. Friendship is like a BOOK. It takes a few minutes to burn, but it takes years to write.
4. All things in life are temporary. If they’re going well, enjoy them, they will not last forever. If they’re going badly, don’t worry, they can’t last long either.
5. Old Friends are gold! New friends are diamonds. If you get a Diamond, don’t forget the Gold, because to hold a Diamond, you always need a base of Gold.
6. Often when we lose hope and think it is the end, God smiles from above and says, “Relax, it is just a bend, not the end.”
7. When God solves your problems, you have faith in his abilities. When God doesn’t solve your problems, He has faith in Your abilities.
8. A blind person asked St. Anthony, “Can there be anything worse than losing eye sight?” He replied, “Yes, losing your vision!”
9. When you pray for others, God listens to you and blesses them, and sometimes, when you are safe and happy, remember that someone has prayed for you.
10. Worrying doesn’t take away tomorrow’s troubles, it takes away today’s peace.

## PHONE SCAMS

Many people have been getting phone calls claiming they have been charged with a crime and face dire consequences if they do not return the call immediately. **THESE CALLS ARE BOGUS. NO ONE** is ever informed of legitimate legal action against them by a pre-recorded phone all. This includes the IRS. Notice of legitimate action is sent though the postal service or personally delivered by a court-designated representative, usually the police.

Don’t fall victim to this scam!!!

Do not engage with these con artists!!!

If you happen to pick up the phone, say nothing and just hang up!!!

## Support yogurt!

It’s the only culture some people have.

## St. John Nepomucene

1811-1860

Fourth Bishop of Philadelphia

Parochial School Promoter

Forty Hours’ Devotion Advocate

Feastday is January 5



SHRINE WINDOW DEPICTS MISSIONARY DAYS

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# **Ohio Fraternal Alliance**

## **2019 Scholarship Application**

**Please type or print**

Name: \_\_\_\_\_ Birth Date: \_\_\_\_\_  
Address: \_\_\_\_\_ Telephone: ( ) \_\_\_\_ - \_\_\_\_  
City/State/Zip \_\_\_\_\_  
E-mail address: \_\_\_\_\_  
Your Fraternal Benefit Society \_\_\_\_\_  
# years belonging to your society \_\_\_\_\_  
Name of High School now attending \_\_\_\_\_  
Name of College you will attend 2019 \_\_\_\_\_

### **Requirements:**

1. Applicant must be an Ohio resident. They must be a current youth policy member or be included in a family member policy of a fraternal society that does not have youth policies belonging to the Ohio Fraternal Alliance.
2. Applicant must be a 2019 high school graduate.
3. **ESSAY:** Submit an essay with a minimum of 150 words on a separate sheet.  
**HOW I AM PERSONALLY INVOLVED IN MY FRATERNAL SOCIETY AND ITS FUTURE!**
4. **ACTIVITIES:** (1) Church related activities, (2) Area Community and volunteer activities, (3) school activities participation. Use as many sheets as needed.
5. **RECOMMENDATION:** A letter from a local fraternal society officer.
6. Return the completed application, essay, list of activities and a letter of recommendation from your society to:

OFA Scholarship C/O Robert Tiell  
6290 S. Twp. Rd. 25  
Alvada, Ohio 44802  
(home) 419-595-2756 (cell) 419-934-0227 E mail: robertstiell@aol.com

\_\_\_\_\_  
**Signature of Applicant**

\_\_\_\_\_  
**Date**

**This completed application must be postmarked by March 7, 2019**

MAKE COPY OF THIS APPLICATION AND SEND TO OFA.



Still have some members we do not have current addresses for:

<u>Society</u>	<u>Name</u>	<u>Last City, State</u>
119	Keveta Anderson	Cedar Rapids, IA
7	Jason Berger	Las Vegas, NV
119	Stacey Birkicht-Hanners	Cedar Rapids, IA
16	Maura Driscoll	Pittsburgh, PA
119	Levi French	Cedar Rapids, IA
45	Kristen Hall	Newport Beach, CA
5	Helen Herman	Racine, WI
145	John Holubar	Alexandria, VA
156	Carol Hronek	Elyria, OH
117	Ryan Jagiello	Jacksonville, FL
18	Karen Kinley	North Port, FL
7	Stanley Marchiewski	St. Louis, MO
117	Janice Ouska	Riverside, IL
7	Mary Ann (Brown) Phillips	St. Louis, MO
3	Marilyn Pock	Menlo Park, CA
16	Helen Vilha	Carnegie, PA
7	Diane (Hoven) Windisch	Lewisville, TX
117	James Zlenka	Dade City, FL
117	Janet Zlenka	Dade City, FL
117	Judith Zlenka	Dade City, FL

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## Kynzvalt Castle

A historic chateau located in the Cheb District, Karlovy Vary Region, in the Czech Republic.

## President's Quotes

Woodrow Wilson - "I believe in democracy because it releases the energies of every human being."

Franklin D. Roosevelt - "In the truest sense, freedom cannot be bestowed; it must be achieved."

Jimmy Carter - "We must adjust to changing times and still hold to unchanging principles."

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## Frantiskovy Lazne

The smallest spa of the west Bohemian region of the Czech Republic.

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## Karlovy Vary (Carlsbad)

Spa town situated in western Bohemia, Czech Republic.

## 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, 2019. 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 2019  
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 parent of the applicant.

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, 2019. NO LATE APPLICATIONS ACCEPTED.

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

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

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

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

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

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

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

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

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





5349 Dolloff Rd. Cleveland, Ohio 44127  
 Tel: 216-341-0444 Fax 216-341-0711  
[www.czechccu.org](http://www.czechccu.org)  
[insurance@czechccu.org](mailto:insurance@czechccu.org)

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

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



Holy Trinity Church near Pribram in South Bohemia

## 6 REASONS TO HAVE GOOD FRIENDS

1. Friends are there to lift you up in joy and comfort you in sorrow.
2. Friends help you develop social skills.
3. True friends will give you a reality check.
4. Friendships can help you develop healthy romantic relationships.
5. Couple friendships can help your own relationship.
6. Friends can improve your health and longevity.



### 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
Anna Rucinski	Cleveland, OH	Home Office	145	06-01-1940	09-20-2018	93
Bernadette Wolf	Cleveland, OH	Sacred Heart of Mary	101	08-01-1954	09-15-2018	95
Bernadette Wolf had 5 policies with the Czech Catholic Union						
Marie Pleticha	Chicago, IL	St. Ann	117	02-01-1942	09-27-2018	94
Margaret Aldrich	Berwyn, IL	St. Ann	18	01-01-1947	10-12-2018	91
Theresa Brodzinski	Cleveland, OH	Sacred Heart of Mary	101	11-01-1937	10-22-2018	92
Ann Ollinger	Cedar Rapids, IA	Blessed Virgin Mary	119	05-01-1970	10-20-2018	54

TOTAL DEATH CLAIMS PAID IN 2018 \$168,031.66