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President's Message

Dear Family & Members of CCU Life,

The CCU Home Office has been very busy with tax forms, preparation of the A/S and mailings to the members, but we always have time for our members. Should you like to stop in the office to make any changes to your policies versus snail mail, please do so during our regular business hours, which are Monday through Thursday 8:00 am. to 3:00 p.m.?

Although the A/S for 2018 has not been filed with the ODI, it is looking like another profitable year.

Remember to look for the year end financials in the next issue of the Posel.

Last issue of the Posel it was mentioned about increasing the life insurance sales in 2019. We are always welcoming new members to our society and asked the existing membership to take a great part in helping us increase our current membership here at CCU Life. One way our membership can assist is by enrolling members within your own family and friends. Please take the time to help us grow as a fraternal.

Happy & Blessed Easter.

Fraternally,
Theresa Aveni
President

Spring Message - Fr. Joseph Callahan

The homilies of Saint Oscar Romero, the bishop martyred in El Salvador and canonized last spring almost always reference the liturgical season. We are about to enter into the season Lent and then Easter. Like Saint Oscar, I hope that we will truly live these seasons this year. Personal spiritual observance and devotion give great fruits in our individual lives.

Lent. The tried and true traditional practices are suggested for us. **Prayer:** spend a little more time each day in communication with God. Listen to the Sunday proclamation of the Word of God and take it with you each day of the new week. Allow it to transform your heart, your thoughts, and actions. **Fasting:** set goals of sacrificing beyond what the church asks of us (meatless Fridays and less eating on Ash Wednesday and Good Friday). One friend of mine “fasts” from facebook during Lent. Think of something that, in absence, will help you appreciate what you have. **Almsgiving:** “don’t let the left hand know what the right is doing” as you help others. Remember that helping is not restricted to giving money. A phone call. A card to a sick person. Visiting the sick. Burying the dead. Ask the Holy Spirit for inspiration in identifying and reaching out to those in need.

Ironically, it is not obligatory to participate in the Easter Triduum. Many avoid the ceremonies because of their length. But to miss them is to miss the culmination of the church year. Try to participate in the holy Thursday, Good Friday, and Holy Saturday services. I promise, you won’t regret it.

The Easter season continues for several weeks after Easter Sunday. Again, allow the Sunday scripture readings to penetrate your heart. They recount the experiences of the risen Lord that the disciples had, his Ascension, and finally, the coming of the Holy Spirit at Pentecost.

Let’s all be united in heart and prayer as we embrace the liturgical seasons upon us. And may the Saints accompany us, including Saint Oscar Romero!

God bless, Fr. Joseph Callahan

Czech Catholic Union / CCU Life
Articles of Incorporation
Constitution and By-Laws
Revised October 2, 2018

ARTICLES OF INCORPORATION

RESOLVED, that the Articles of Incorporation of the Czech Catholic Union are hereby amended, and these articles shall constitute the sole and only Articles of Incorporation of the Czech Catholic Union and shall become **effective upon adoption at the Convention held October 2, 2018**.

Article I – NAME. The name of this organization shall be CZECH CATHOLIC UNION / CCU Life under the patronage of St. Ann. Whenever the term UNION is used it shall be known and understood as meaning CZECH CATHOLIC UNION.

Article II – LOCATION. The office of the Union shall be in the State of Incorporation, but the business of the Union may be transacted from any state wherein the Union is licensed to do business.

Article III – OBJECT. The object of the Union shall be to promote friendship, unity and true Christian Charity among its members; to provide death and other benefits in consideration of specified contributions for such forms of certificates as are permitted by the Statutes of the States wherein the Union is licensed to do business and which are authorized by the Regular Convention or the Executive Committee; and to do all other things for the sole benefit of its members and their beneficiaries which a fraternal benefit society may do by virtue of the Statutes of the States wherein the Union is licensed to do business.

Article IV – GOVERNING BODY. The Convention is the Supreme Legislative, Judicial and Governing Body of the Union. It shall have the power to enact or amend the Articles of Incorporation, Constitution and By-Laws and may make rules and regulations for the government of itself, the Executive Committee and the Subordinate Societies. It shall be composed of the Officers of the Union and the duly elected, authorized and accredited delegates of the Subordinate Societies, provided, however, that the elective delegates shall have not fewer than two-thirds of the votes nor fewer than the votes required to amend the Articles of Incorporation, Constitution, and By-Laws of the Union, and further provided that the Officers and delegates shall not vote by proxy.

Article V – REGULAR CONVENTION. The Regular Convention of the Union shall be held every fourth year, beginning with the year 1938, at such time and place as ordered at a preceding Convention or by the Executive Committee.

Article VI – SPECIAL CONVENTIONS. Special Conventions shall be called by the President upon the written request of two-thirds of the Subordinate Societies or may be called whenever it is deemed expedient or necessary by a majority of the Executive Committee of the Union. The President of the Union shall notify in writing to each Subordinate Society through their President at least thirty (30) days prior to such extra or special session, stating the time, place and subject thereof. The time and place shall be such as designated by the Executive Committee.

In lieu of convening a formal meeting of a Special Convention, the Executive Committee shall have the option of sending a written ballot to all the delegates of the previous Convention, which shall include any proposals to be acted upon in convention with the purpose for which such Special Convention has been called. Any such proposals shall be deemed adopted upon receipt of signed ballots equal in number of votes that would have been needed to adopt the proposals at a formal meeting of a Special Convention. Ballots shall be returned to the Home Office for tabulation no later than 30 days from the date of transmittal.

Article VII – QUORUM. Two-thirds of the duly authorized and accredited delegates shall constitute a quorum at any regular or special meeting, but not less than a majority present may determine the qualifications and credentials of the delegates and adjourn from time to time.

Article VIII – OFFICIAL LANGUAGE. The English language shall be the official language of the Union.

Article IX – AMENDMENT OF ARTICLES OF INCORPORATION, CONSTITUTION AND BY-LAWS.

The Articles of Incorporation, Constitution and By-Laws of the Union may be amended in the following manner: By a two-thirds majority of the members of the Convention present in person at any regular session or at a special meeting held for that purpose. At such meeting all proposed amendment(s) must be presented in writing and must be signed by three or more members of the Union and referred to and reported upon by the Committee on Articles of Incorporation, Constitution and By-Laws.

At any time in the interim of the Convention, the Executive Committee of the Union may make immediate amendment or amendments to the Articles of Incorporation, Constitution and By-Laws

by giving thirty (30) days' notice to each Subordinate Society through the President, if in the opinion of the Executive Committee, such action is necessary because of State Insurance Department's ruling or regulations or by reason of changes in statutory law as to the effect of the Union. Such amendment or amendments shall become effective thirty (30) days after the giving of such notice unless within said thirty (30) day period 1/3 of the Subordinate Societies of the Union shall disapprove in writing of said proposed amendment or amendments.

CONSTITUTION AND BY-LAWS

Article I

Section 1 - DELEGATES. Each Subordinate Society shall be entitled to a delegate and an alternate delegate and shall be entitled to an additional delegate for each additional one hundred (100) members, or a major fraction thereof.

At the Annual Meeting of the Subordinate Societies immediately prior to the Quadrennial Session of the Convention each Subordinate Society shall elect a delegate or delegates and an alternate delegate as provided for in the preceding paragraph.

Subordinate Societies situated in one city or vicinity shall be combined by the Executive Committee for the purpose of electing delegates and joint alternates for each two (2) or more Subordinate Societies. One delegate may be elected for each one hundred (100) members and each major fraction thereof plus one alternate delegate of such combined societies. Each delegate and alternate so elected shall continue to be a delegate or alternate until the next Quadrennial Convention.

When Subordinate Societies, joint or otherwise fail to elect sufficient delegates and or alternate delegate for the Quadrennial Convention, the Executive Committee will assign sufficient delegates for the Subordinate Societies to be represented.

Any insured member of the Union who has been a member at least one year shall be eligible to be elected as a delegate or an alternate delegate. The President and Secretary of the Subordinate Society shall sign and seal the credentials of the newly elected delegate(s) and alternate delegate and a true copy of the same shall be sent to the Secretary of the Union.

Each delegate to the Convention shall be entitled to cast but one vote on any subject(s) submitted at the Convention.

Section 2 - ORDER OF BUSINESS. The Convention shall be called to order by the President; in the absence of the President, the Convention shall be called to order by the Vice-President.

The following shall be the order of business at the Convention:

1. Opening Prayer.
2. Report of Committee on Credentials by the Secretary.
3. Roll Call.
4. Obligation of Delegates.
5. Appointment of Other Committees.
6. Reading of records of previous Convention and Special Meetings thereof.
7. Reports of Officers.
8. Reception of petitions, communications and financial accounts, and reference of same to the proper committees.
9. Consideration of proposed amendments to the Articles of Incorporation, Constitution and By-Laws.
10. Reports of Other Committees.
11. Unfinished business.
12. New business.
13. Election and Installation of Directors, Vice President and Secretary.
14. Prayer.
15. Adjournment.

On any question Robert's Rules of Order shall govern. The presiding officer or the Executive Committee may make changes in the Order of Business, if he/she deem it expedient.

Article II

Section 1 - EXECUTIVE COMMITTEE. The Executive Committee shall consist of a President, Vice President, Treasurer, Secretary, Five (5) Directors and Past President(s). The executive power of the Union shall be vested in the Executive Committee and said Executive Committee shall have and exercise direct supervision, general control, and management of the business affairs of the Union and during the interim of the sessions of the Convention shall have and exercise all powers of the Convention and be the Supreme Executive Body of the Union. The Executive Committee shall fill all vacancies which may occur in any elected office or committee. It shall issue the Ritual and rules and regulations to be used by Subordinate Societies. It may suspend any society found guilty of violating any section of the Articles of Incorporation, Constitution and By-Laws of the Union, and shall in such cases, take possession of all records books, and money of any such Society, which shall, in that event, become the property of the Union.

The Executive Committee shall meet as often as the business of the Union requires, but not less than quarterly. Such meetings to be called by the President. A majority of its members shall constitute a quorum in the transaction of any business, but all members of the Committee shall be notified of each meeting. The members of the Executive Committee shall be entitled to receive necessary transportation charges and reasonable

compensation per day for each day actually occupied at sessions of said Committee or spent in traveling on business of the Union.

It may merge or consolidate two or more Subordinate Societies if, in their opinion, it will be for the best interests of the Union. In the event the Executive Committee orders the merger or consolidation of two or more Subordinate Societies it shall have the power to direct and supervise the merger or consolidation on the terms and under the conditions which, the Executive Committee shall establish.

The Executive Committee shall have the power to make periodical audits and examine all Society books, bank books, and account of all monies as they deem necessary. It shall have full power to interpret the Articles of Incorporation, Constitution and By-Laws of the Union and such interpretation shall be binding upon the Union and the members thereof, provided that an appeal may be taken from any such decision to the next Regular Convention.

The Executive Committee will review all Director and Officer positions receiving compensation at their annual meeting.

Section 2 - COMMITTEE ON ARTICLES OF INCORPORATION, CONSTITUTION AND BY-LAWS. Thirty days (30) before the Convention the President shall appoint from among the delegates, a committee of three (3) members to be known as the Committee on Articles of Incorporation, Constitution and By-Laws. This Committee shall meet at the place the convention is to be held or another agreed location before the opening of the convention and have submitted to them and consider all proposals received by the Secretary from the Subordinate Societies. At the Convention the Committee shall report and recommend any amendment(s) they deem advisable or necessary to the Articles of Incorporation and/or the Constitution and By-Laws.

COMMITTEE ON CREDENTIALS. Immediately after the opening of the Convention the President shall call upon the Secretary to affirm the credentials of all delegates and report on the right to membership in the Convention.

The President may appoint such other committees as may be deemed necessary from time to time.

Article III

Section 1 - OFFICERS AND THEIR DUTIES. The officers of the Union shall be the President, Vice President, Treasurer, Secretary, five (5) Directors, and the Past President(s). The office of Vice President, Secretary and five (5) Directors shall be elected at the Convention in accordance with the Articles of Incorporation, Constitution and By-Laws

of the Union. The Vice President, Secretary and five (5) Directors shall be elected for a term of four years or until their successors are duly elected and qualified and shall enter upon their term of office immediately following their installation at the Convention. An Officer shall be entitled to vote at the Convention and shall be eligible for office by nomination and election. The Officers except President and Treasurer shall be nominated and elected as follows: nomination of Officers shall be made from the floor of the Convention. If only one candidate for each office is nominated, such candidate(s) shall be elected by acclamation. If more than one candidate is nominated for any office, the election shall be by ballot. Each member of the Convention shall write the Christian name and surname of the nominee on the ballot and drop said ballot in the ballot box. One officer shall be elected at a time in the order above given and said balloting shall be secret. The candidate receiving a majority of the votes shall be declared elected. Should there be more than two nominees for the same office the one receiving the fewest votes on each ballot after the second shall be dropped until someone shall receive a majority of all votes cast. The nomination, election and installation of the Officers shall take place on the last day of the Convention. Notwithstanding anything herein to the contrary, a majority of the members of the Convention may adopt such procedure or procedures as they deem expedient for the nomination and election of Officers.

The office of President and Treasurer shall be a hired position(s) under the direction of the Executive Committee excluding the President and Treasurer.

Section 2 - PRESIDENT. The President shall preside at and issue a proclamation for all regular and special sessions of the Convention; shall preside at all meetings of the Executive Committee, Committee on Articles of Incorporation, Constitution and By-Laws, appoint all committees of the Convention and be ex-officio a member and President of all committees of the Union. The President shall appoint all committees of the Union unless otherwise ordered by the Executive Committee. He/She shall enforce obedience to all laws and resolutions and may at any time demand a financial statement of the condition of the Union. The President shall have general supervision over the affairs of the Union, execute all papers and documents that require such signature, and to properly authenticate them, and shall hold the bonds of all Officers. He/She shall submit a report at each Convention on the condition of the Union and perform such other duties as the Executive Committee may from time to time direct. In case of resignation, termination or death, all properties belonging to the Union shall be turned over to the successor. He/She shall perform such other duties as shall be specifically imposed by the Executive

Committee. The President shall receive such compensation and give such bond as is fixed by Executive Committee.

Section 3 – VICE PRESIDENT. The Vice President shall be present at all special and regular Conventions and shall preside at the same in the absence of the President; shall assist the President in the performance of his/her duties and perform such other duties as the Executive Committee may from time to time direct. Any vacancy in the office of President shall be filled by the Vice President who shall perform such other duties as shall be specifically imposed upon him/her by the Executive Committee. The Vice President shall receive such compensation as is fixed by the Executive Committee. At the expiration of the term of office, or in the case of resignation, termination or death, the Vice President shall turn over to the successor all books, records and property belonging to the Union.

Section 4 – SECRETARY. The Secretary shall be the Recording, Corresponding, and Acting Officer, the Custodian of the Seal of the Union and affix the same; Custodian of all documents of the Union unless otherwise provided by the Articles of Incorporation or By-Laws, and shall upon satisfactory proof of death of a member request a check to pay such death benefit, and the Secretary will also request checks in all cases where cash surrenders are due; shall keep a true record of all the proceedings of the regular and special Conventions, and the meetings of the Executive Committee; shall keep a complete record of the members of each Subordinate Society, and of the name, number, location, and institution of all Subordinate Societies and have charge of the record books and papers of the Union. The Secretary shall perform other duties as the Executive Committee may from time to time direct. The Secretary shall receive such compensation as is fixed by the President. At the expiration of the term of office, or in the case of resignation, termination or death, the Secretary shall turn over to the successor all monies, books, records and property belonging to the Union.

Section 5 – TREASURER. The Treasurer shall receive all monies belonging to the Union, receipt therefor, deposit the same immediately in the name of the Union in such depository designated by the Executive Committee; collect all interest and other monies arising from investments and deposits belonging to the Union; keep such other books as the Convention or the Executive Committee may determine; shall perform such other duties as the Executive Committee may from time to time direct; pay out the monies of the Union only on an order drawn; and shall keep a correct account of all receipts and disbursements. In case of resignation, termination or death, the Treasurer shall turn over to the successor all monies, books, records, and property belonging to the Union. The Treasurer

shall on request deliver all books, papers and accounts to the Executive Committee for examination at a Convention, or whenever demanded by the Executive Committee or President. The Executive Committee may appoint an Assistant Treasurer who shall be assigned the duties and responsibilities herein set forth for the Treasurer. Cash movement will be directed by our investment policy statement. The Treasurer shall receive such compensation and give such bond as is fixed by the Executive Committee.

Section 6 – DIRECTORS. The Directors shall investigate and examine the books, papers and bills of the Union periodically. They shall make a report at the Convention of the condition of the Union, and the activities of the Officers. They shall assist every committee in the performance of their duties. They shall give such bonds and receive such compensation as fixed by the Convention. At the expiration of their term of office, or in case of their resignation termination or death, they shall turn over to their successors all property in their possession belonging to the Union. They shall perform such other duties as the Executive Committee may from time to time direct.

Section 7 – CHAPLAIN. The Chaplain shall be the spiritual director of the Union. He shall guard and protect the interest of the Christian faith in all proceedings of the Convention and business of the Union. He shall attend Conventions, open and close each session with prayer and administer the pledge of office to newly elected Officers, Directors and Delegates.

Section 8 – FINANCE COMMITTEE. The Finance/Investment Committee shall consist of the President, and other such members appointed by the Executive Committee of its own number, and a majority shall constitute a quorum. The funds, money and property of the Union shall be managed, controlled and invested by the Finance/Investment Committee within the Investment Policy guidelines.

Section 9 – PAST PRESIDENT. A Past President, in good standing, shall act as an advisor to the Executive Committee and shall sit on the Board and have voting privileges. He/She shall attend all Executive Committee meetings. He/She shall attend Conventions and in the absence of the Chaplain, administer the pledge of office to newly elected Directors and Officers.

Article IV

Section 1 – INSIGNIA. The Insignia of the Union shall always be in the form of the Cross.

Section 2 – OFFICIAL PUBLICATION. The "POSEL" is hereby declared the official publication of the Union and shall be published periodically.

Article V

Section 1 - DUES AND CONTRIBUTIONS.

Insurance premiums are to be paid in a timely manner and if they are not paid on behalf of any member, that member will be suspended and will forfeit all privileges of membership, except that the insurance on the suspended member may be continued in force by the timely payment of contribution for such insurance; otherwise, the provisions of the certificate entitled Options on Lapse shall apply.

If the reserves become impaired, the Union may require that the members pay an equitable proportion of the deficiency, such assessment being ascertained by the Executive Committee. If the assessment is not paid it shall stand as an indebtedness against the certificate or a reduction in benefits. All income of the Union shall be credited to one fund and all disbursements shall be made from that fund.

The insertion in the official publication of the Union of the notice of regular or special contributions and other official notices shall be sufficient notice to the members. The sending by mail of the official publication to each individual member, or to the applicants of juveniles holding certificates in the Union, addressed to the last known address according to the books of the Union, shall be deemed as regular and sufficient notice to such members of their liability for the contribution due and other matters published in such official announcement.

Article VI

Section 1 - APPROVAL AND ISSUANCE OF BENEFIT CERTIFICATES. Life Insurance Certificates shall be reviewed by the President of the Union and shall be in such form as conforms to the laws of the state in which they are issued.

The Executive Committee shall from time to time determine the part of earned surplus which may be distributed to the members and the manner in which such distribution will be made.

A certificate issued to persons less than 16 years of age will be accepted only by recommendation and application by a parent, grandparent, guardian or a member in good standing, and the rights under the certificate will be exercised by the applicant until the person insured reaches the age of 16. When the State of Ohio requires the Union to file new mortality tables, the juvenile age will change to 18 years of age.

If the age of any member has been misstated, the amount payable under the certificate shall be such as the contributions for the insurance paid would have purchased at the correct age. If

the member was not eligible for insurance because the attained age at the date of application was greater than the highest age at which the certificate could be written under the Constitution and By-Laws, the benefit contributions paid shall be returned without interest.

Beneficiaries may be named by the member to whom the rights under the certificate belong and may be changed from time to time in accordance with the laws, rules, and regulations of the Union. Any designation of beneficiary must be in writing and must be signed by the member and attested to by two witnesses.

Article VII

Section 1 - OBJECTS OF SUBORDINATE SOCIETIES. The object of Subordinate Societies shall be to preserve and confirm true Christian love among members and to simplify and facilitate the business between the individual members in the Union. The Subordinate Society may adopt such regulations as the local circumstances demand, provided the same are consistent with the laws of the Union and approved by the President of the Union.

Section 2 - PAYMENT OF INSURANCE PREMIUMS AND CONTRIBUTIONS BY SUBORDINATE SOCIETIES. The Subordinate Society is required to pay the Home Office of the Union the regular monthly insurance premiums, contributions and assessments according to invoices sent by the Home Office to the Subordinate Society. Said invoice shall be paid by the Subordinate Society on or before the 20th day of the month in which the invoice is received.

Section 3 - ORGANIZATION. Subordinate Societies may be organized by any member of the Union in good standing; or by a non-member of the Union in a parish where there are no members. The party wishing to organize a Subordinate Society shall make written application to the President of the Union and may so organize the Subordinate Society upon receiving authorization from the President of the Union. The Subordinate Society must meet all requirements and guidelines stated in the insurance regulations.

Section 4 - NUMBER REQUIRED. When seven (7) women or men or both, are eligible for membership in the Union they shall, under the direction of the Organizer, adopt a suitable name of some patron saint, if possible, a Czech Patron Saint. Immediately after the meeting the Organizer shall send to the President of the Union a correct roll of the applicants and charter members on the form furnished for this purpose and give the name adopted by the new Society organized. When at least seven (7) of the new applicants shall have furnished satisfactory evidence of insurability approved

by the President, the Secretary after a favorable finding shall issue the charter to the new Subordinate Society and so notify the Organizer. The Organizer shall then call a special meeting for the election of officers of the Subordinate Society, and the President shall thereupon declare such new Society admitted into the Union, initiate the members and install the Officers of the new Society according to the ritual. The necessary supplies including the Articles of Incorporation, Constitution and By-Laws of the Union shall be forwarded to the Subordinate Society for which they shall pay the amount billed them by the Secretary. After such Society has been properly installed and notice thereof given to the Secretary, they shall pay the amount due the Organizer as determined and fixed by the Executive Committee.

Section 5 – QUALIFICATION OF MEMBERS.

A member must be of good moral character. The application of the new member shall be submitted to the Secretary of the Union. After elected to membership, the Union will forward all papers to the Financial Secretary of the Subordinate Society.

Section 6 – RIGHTS OF APPLICANT. No applicant for membership, nor any designated beneficiary, shall have or acquire any rights or claims against the Union until their application is approved by the Union, and until he/she had made payment prescribed by the Articles of Incorporation, Constitution and By-Laws of the Union.

Section 7 – MERGER. If a Society is unable to elect Officers to properly conduct its affairs, or in any other respect is unable to properly perform its duties; the Executive Committee is authorized to order a merger with any Society it shall designate.

Two or more Societies may, by choice merge into one Society upon compliance with the Society By-Laws and approval by the Executive committee.

Article VIII

Section 1 – SUSPENDED AND DISSOLVED SOCIETIES.

(a) Any Society of the Union which fails to remit the amount charged against it for insurance premiums to the Treasurer of the Union, within such time as provided by these laws shall stand suspended.

(b) Any Society so suspended for non-payment of insurance premiums shall be reinstated if it shall pay, within a period of ninety (90) days after said suspension, to the Treasurer of the Union, the amount due at the time of suspension together with the amount accrued up to the time of such payment, and if it fails to remit within ninety (90) days, the Society may be ordered dissolved by the Executive Committee.

(c) In the event of the suspension of a Society, the Secretary of the Union shall officially notify the Secretary of said Society that it is suspended, stating the reasons for such suspension and shall order that the cause of the suspension be removed within ninety (90) days. At the same time the Secretary of the Union shall so inform each individual member of said Society, stating the cause of the suspension.

(d) The suspension of a member for any reason except non-payment of contributions provided by the Articles of Incorporation, Constitution and By-Laws shall not alter, change or modify the insurance benefits as provided in the member's certificate.

Section 2 – RIGHTS OF MEMBERS OF SUSPENDED AND DISSOLVED SOCIETIES.

(a) Members of suspended or dissolved Societies, who at the time of suspension or dissolution are in good standing, may make application for membership in another Society. After confirmation, the Secretary of the Union shall transfer the member(s) to their new Society.

(b) The members of a suspended Society who are in good standing at the time of suspension shall during the period of suspension of said Society pay to the Secretary of the Union all insurance premiums, which they would have been obligated to pay had not said Society been suspended. The Secretary of the Union shall issue receipts for such payments. All payments by such a member shall be made at such time as members belonging to the Societies of the Union in good standing are obligated to pay, being subjected to all the conditions for suspension and fines for neglecting to make such payment, the same as members belonging to Societies in good standing. Upon the reinstatement of a suspended Society to its former standing, all members of said Society in good standing, who have not joined other Societies, shall again become members of the Society, which was suspended.

(c) If any member of a suspended or dissolved Society fails to join another Society of the Union within ninety (90) days or shall be rejected by the Society to which they applied for admission, the Secretary of the Union will transfer the member to an active Society.

Article IX

Section 1 – FUNDAMENTAL LAWS.

(a) The laws of the Union shall consist of the Articles of Incorporation, Constitution and By-Laws adopted by the Convention. The Subordinate Societies may make special regulations, for their own government according to local requirements. These regulations, however, must not be contrary to the spirit of the Articles of Incorporation, Constitution and By-Laws of the Union, and before they may become effective, they must receive the approval of the Executive Committee.

(b) The Articles of Incorporation, Constitution and By-Laws of the Union shall be binding on it, on

every member thereof, and on all beneficiaries of members; and no subordinate body, nor any of its subordinate officers or members thereof, shall have the power or authority to waive any provision thereof. The Articles of Incorporation, Constitution and By-Laws of the Union, the member's certificate together with any riders or endorsements attached thereto, the application for membership and the declaration of insurability if used in lieu of a medial examination, with all amendments to each, shall constitute the entire insurance contract between the Union and the member. Any changes, additions or amendments to said Articles of Incorporation, Constitution and By-Laws of the Union, duly made or enacted subsequent to the issuance of the member's benefit certificate shall bind the member and his beneficiaries and shall govern and control the agreement in all respects the same as though the changes, additions or amendments had been made prior to and were in force at the time of the application for membership.

(c) Whenever the word "member" appears in these Articles of Incorporation, Constitution and By-Laws, or in said Union's Membership Application or Certificate, or other forms, it refers to either male or female members; and whenever the word "he" or "his" appears in these Articles of Incorporation, Constitution and By-Laws, or in said Union's Membership Application or Certificate, or other forms, the same shall be understood to include "she" or "her" as the case may be.

Article X

Section 1 - CONDUCT OF SUBORDINATE SOCIETY MEETINGS.

- (a) Every Society shall hold meetings regularly.
- (b) The President shall call special meetings on the request of five members in good standing, but only the specific business for which such special meeting has been called shall be transacted at such meeting and every member of the Society shall be notified in writing by the Secretary of such special meetings and subject thereof.
- (c) Five members in good standing shall constitute a quorum; less than that number cannot transact business.

Section 2 - ORDER OF BUSINESS.

- 1. Opening Prayer.
- 2. Roll Call of Officers.
- 3. Reading of minutes of last preceding meeting(s) and of any special meeting held thereafter.
- 4. Reading and disposing of communications.
- 5. Reading and disposing of bills.
- 6. Reading and disposing of the report of the Audit Committee.
- 7. Reading and disposing of new membership.
- 8. Unfinished business.
- 9. New business.
- 10. "Good of the Union".
- 11. Adjournment, Closing Ceremony, Prayer.

Section 3 - All of the proceedings of the meeting shall be carried on in the English language according to Robert's Rules of Order.

Section 4 - All Societies must have at least two (2) signers on all financial accounts held by the Society.

Article XI

Section 1 - OFFICERS OF THE SOCIETY.

Officers of the Society are: President, Vice President, Recording Secretary, Financial Secretary, and Treasurer. Secretary and Treasurer Offices may be combined. Optional offices may include: Chaplain, Trustees and a Guard.

Section 2 - ELECTION OF OFFICERS.

The annual election of officers shall take place at a regular meeting of the Society. All officers are elected for the term of one year. No person shall be elected to office unless they have been an insured member for one year.

Officers shall be elected by ballot. They shall be elected in the order named above. A majority of the votes cast shall be necessary to elect.

The duly elected officers shall be installed and enter upon the discharge of their duties at the regular meeting held in the month of January. No officer-elect who is required to furnish bond shall be installed until the bond has been duly approved.

Induction into office shall be preceded by the taking of a solemn pledge of office and installation conducted by an appointee of the President of the Union or President of the Society.

Section 3 - DUTIES OF OFFICERS.

(a) **The CHAPLAIN** shall have free access to all the meetings of the Society, and it shall be their privilege to give such spiritual advice as in their judgment the good of the Society may require.

(b) **The PRESIDENT** shall preside at all meetings. He/She shall enforce the laws, rules and regulations of the Society and those of the Union; decide all questions of order, subject to an appeal to the Society. The President shall appoint all committees, unless otherwise ordered by the Society; sign all orders on the Treasurer for money ordered by the Society to be paid. Upon the written request of five (5) members in good standing, he/she shall call a special meeting of the Society. At the last regular meeting in November or December, the President shall appoint an Auditing Committee consisting of three members, whose duty it shall be to examine the books and accounts and present a written report thereon at the next regular meeting after the audit. He/She shall perform such other duties delegated on the office as the laws, rules

and regulations of the Union instruct. A copy of the audit report must be filed with the President of the Union.

(c) **The VICE PRESIDENT** shall assist the President in preserving order and in conducting the business of the Society, and in the absence of the President, he/she shall preside at meetings of the Society. The Vice President shall perform such other duties as are from time to time required by the laws, rules and regulations of the Society. In case of death, resignation or termination of the President, or the President's neglect or inability to perform the duties of the office, the same shall be performed by the Vice President.

(d) **The RECORDING / FINANCIAL SECRETARY** shall keep a correct record of the proceedings of the Society in a book provided for that purpose. He/she shall conduct the correspondence and shall have the charge of the seal and records of the Society and draw all orders on the Treasurer properly signed and attested with the seal of the Society. He/she shall keep a full and correct account between the Society and its members, receive all dues, fees and fines and shall turn the same over to the Treasurer at the end of each meeting, taking their receipt therefor. He/she shall keep a record of the members of the Society and their place of residence. He/she shall perform other such duties as may belong to the office, and at the expiration of the term of office, shall deliver to the successor all the books, papers and other property in their possession.

(e) **The TREASURER** shall, at the close of each meeting, receive from the Secretary all monies belonging to the Society, giving the latter their receipt. He/she shall pay all orders drawn, which are signed by the President and attested by the Secretary. He/she shall keep accurate accounts of all receipts and disbursements. At the expiration of the term of office, he/she shall deliver to the successor all monies, books and papers of said office.

All monies belonging to the Society shall be deposited in a bank account in the name of the Society and in such a bank designated and approved by the Society members.

(f) **The TRUSTEES** shall exercise general supervision over the property of the Society. They shall have supervision of all Society property.

(g) **The GUARD** shall have charge of the door and shall admit no one unless ordered to do so by the President.

Section 4 - DISSOLUTION OF SOCIETY. In the event of the dissolution of a Society by the Executive Committee, and after payment of final expenses of the Society, the Treasurer, or another officer, shall within thirty (30) days of the

payment of final expenses, transfer any monies on deposit and associated securities and property of the Society to the Union Home Office.

Section 5 - SUBORDINATE SOCIETY WITHOUT OFFICERS. If a Society in good standing is unable to fill their slate of officers, the Society may merge with another Society, or remain as a whole forwarding all monies and property to the Secretary of the Union. The Secretary of the Union will conduct all Society business on behalf of the vacant officer positions under the direction of the Executive Committee

Article XII

Section 1 - GENERAL SOCIETY REQUIREMENTS.

(a) Officer's Bond

The following Subordinate Society officers, to wit: The Financial Secretary and Treasurer shall each give a bond to the Union, which shall be provided by the Union and paid for by the Subordinate Society, in the sum to be fixed by the Executive Committee. Each bond after execution must be approved by the Executive Committee. Such bonds are to be held by the Executive Committee.

(b) Vacancies

Any officer may be removed from office for non-performance of their official duties or for improper and unbecoming conduct. Vacancies in any elected office, whether caused by death, resignation or termination, shall be filled by election and the officer elected to fill such vacancy shall hold such office until the expiration of the original term of office. Whenever charges have been filed against any officer, such officer shall be entitled to a fair and impartial hearing through appeal, mediation, and arbitration in accordance with the applicable arbitration rules of the American Arbitration Association or another neutral organization mutually agreed upon. Pending the investigation of charges filed against them, no officer is eligible to discharge the duties of their office unless otherwise ordered by the Union.

Section 2 - DUES AND BY-LAWS.

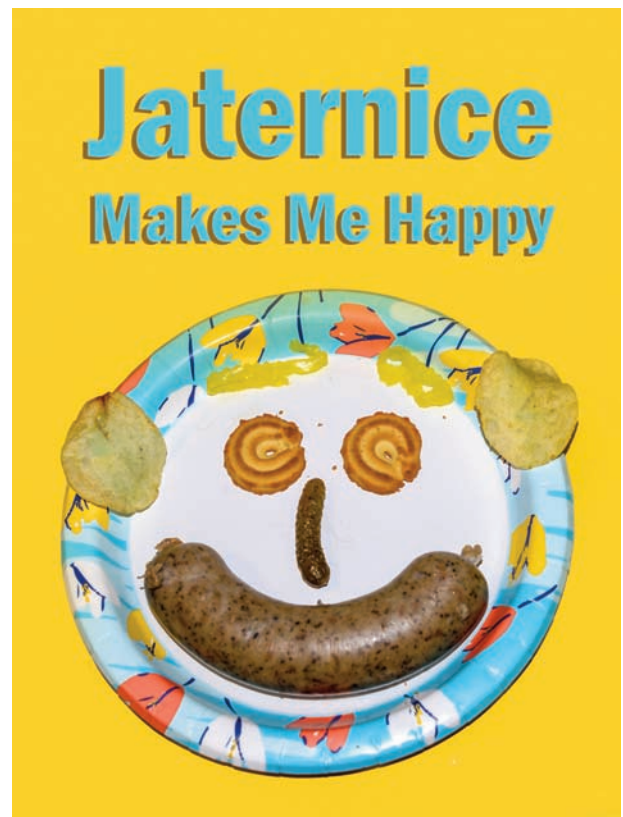
(a) Each Society shall have the power to prescribe dues either monthly, quarterly or annually for defraying its current expenses as needed.

(b) Each Society shall have the power to adopt such By-Laws as it may deem necessary, but no such By-Laws shall conflict with the Articles of Incorporation, Constitution and By-Laws of the Union and must be approved by the President of the Union.

Section 3 - FORMS. Suspension, resignation, reinstatement and all changes in benefit certificates must be made on forms furnished by the Union, properly executed by the Officers of the Society and mailed to the Home Office in a timely manner.

Cleveland, Ohio

St. Joseph Society #156 had its Annual Jaternice luncheon with meeting on Sunday, January 13, 2019 at the Main Office of the Czech Catholic Union. During the meeting the same officers from last year were sworn in by member, Judge Ralph Perk Jr. (retired). A nice size crowd was in attendance.



Cleveland, Ohio

Congratulations are sent out to St. Joseph Society #156 member, Brittany Norris. In December 2018, Brittany graduated from Cuyahoga Community College with an Associates Degree in Business majoring in Small Business Management. Brittany is a lifelong member of the Czech Catholic Union and daughter of Secretary Jane Milczewski.

Congrats!!!



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REMINDER

St. Joseph Society Annual Communion Breakfast
Sunday, March 17, 2019.

Celebration of Mass at Our Lady of Lourdes at 10:00 AM followed by breakfast at CCU Home Office (across the street from the church).

Please call the Home Office at 216-341-0444 for reservations before Tuesday, March 13, 2019.

PLEASE DO NOT PARK IN THE CHURCH PARKING LOT!!!!

Bill Whitehead



Do you own out of state property (including deeded time shares?)

I will admit that, living in sometimes frigid Cleveland, I am envious of those who have property out of state - especially in warmer climates like Florida or Arizona! However, having out of state property comes with challenges when the owner passes.

Every county in every state has a Probate Court (in some places the court is known as a "Register of Wills"). A Probate Court oversees the transfer of assets from decedent to heir, when that asset has no living joint owner or beneficiary. The jurisdiction of Probate Court covers anyone who resided in that county at the time of his or her death. So, for instance, if a person lived in Akron, upon their death, their estate would be probated by Summit County Probate Court.

However, ownership of real property - including condominiums and deeded time shares - is governed by the laws of the state where the property is located. Because of this, when a person who resided in Cleveland passes with a vacation home in Naples, a probate proceeding is begun in both Cuyahoga County, Ohio and Collier County, Florida. So essentially court costs and attorney fees are doubled.

There are simple and cost effective ways to avoid this dual probate. If you are interested in finding out how - please contact me.

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.

Christina M. Hronek

HRONEK LAW, LLC

3505 East Royalton Road, Suite 200

(Next to Ohio Cat)

Broadview Heights OH 44147

(440) 546-5290

christina@hronek-law.com

hronek-law.com

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.





BOHEMIAN CABBAGE SLAW

2 pkg. angel hair cabbage, or cabbage, thinly sliced
 Large onion, sliced
 Salt and pepper, to taste
 2/3 cup oil
 1/4 cup vinegar

Put cabbage in large bowl. Put sliced onion on top of cabbage. Do not mix! Then sprinkle salt and pepper on top of onion. Heat oil until smoking hot, pour over onion pile. Mix until all cabbage is covered with oil. Add 1/2 the vinegar and mix. Taste if you need more vinegar or salt.

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SISKY (POPPYSEED DOUGHNUTS)

1 large can evaporated milk
 1 teaspoon salt
 3 tablespoons sugar
 1/4 lb. softened butter
 1 cake yeast
 4 cups flour
 3 egg yolks
 1 teaspoon vanilla

Add scalded milk to salt, sugar and butter. When lukewarm, add yeast crumbled into bits. Add 2 cups flour and mix well. Allow to stand until light and fluffy, about 1 hour. Add yolks, vanilla, and remainder of flour, mixing until thoroughly blended. Set to rise until double in bulk. Roll out on a lightly floured board to 1/2" thickness. Cut with doughnut cutter. Place a teaspoon of poppyseed filling in center of each round. Seal in the filling by bringing up the sides of the rounds and making into a ball. Place on floured board and let raise. Fry in hot fat.

POPPYSEED FILLING: Mix together and cook over low heat: 1 lb. ground poppyseed, milk to make a smooth paste, 3-4 tablespoons butter, 1 teaspoon vanilla, and about 1 cup of sugar.

SUNKA FLEK

(Ham & Noodle Casserole)

2 C. Uncooked wide noodles
 2-3 C. cubed smoked ham
 Seasoning
 2 C. Milk
 2 eggs

Boil noodles in water until tender. Drain. Alternate layers of noodles and ham in a buttered 2 quart casserole. Beat eggs well in a separate bowl and add milk and seasoning to taste. Pour over noodles to cover. Bake in 350° oven for approximately 40 minutes or until egg mixture is set. Serves 6 to 8.

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PRETZELS

Pretzels are a guilt-free Lenten treat that originated in Europe during the Middle Ages. Like most traditions, it was developed out of necessity. A monk was making unleavened bread for Lent with flour and water, because eggs, milk, and lard were not allowed until after Lent concluded. He twisted some of the dough into the shape of people praying with both arms folded across their chests. The monk decided that it would be a perfect treat for the children who were learning to say their prayers. The monk called the treats "pretiola," the Latin word for "little reward." Think of them now as a "guilt-free Lenten treat."

UNLEAVENED BREAD

1 c. Whole wheat flour
 2 T. Extra virgin olive oil
 1/2 c. Water

Combine ingredients. Place on floured surface. Knead for 5 minutes. Twist dough into pretzel shape. Place on greased pan or parchment paper. Bake at 350 degrees for 20-25 minutes.



St. Agnes of Bohemia



The daughter of King Ottokar of Bohemia, born in 1211, Agnes gained renown for starting a hospital for Prague's lepers, paupers, those abandoned and sick as well as founding new religious orders to provide the hospital's care. She worked at the site of the nuns and friars in the everyday ministering to the patients. Agnes and her brother, King Wenceslaus of Bohemia, built a convent for the Poor Clares (the Second Order of the Franciscans). It was then Agnes entered into contact with the foundress, St. Clare of Assisi, through correspondence and they became the closest of friends. In the last letter from St. Clare to Agnes, written shortly before Clare's death, the Saint of Assisi called Agnes "The half of my soul."

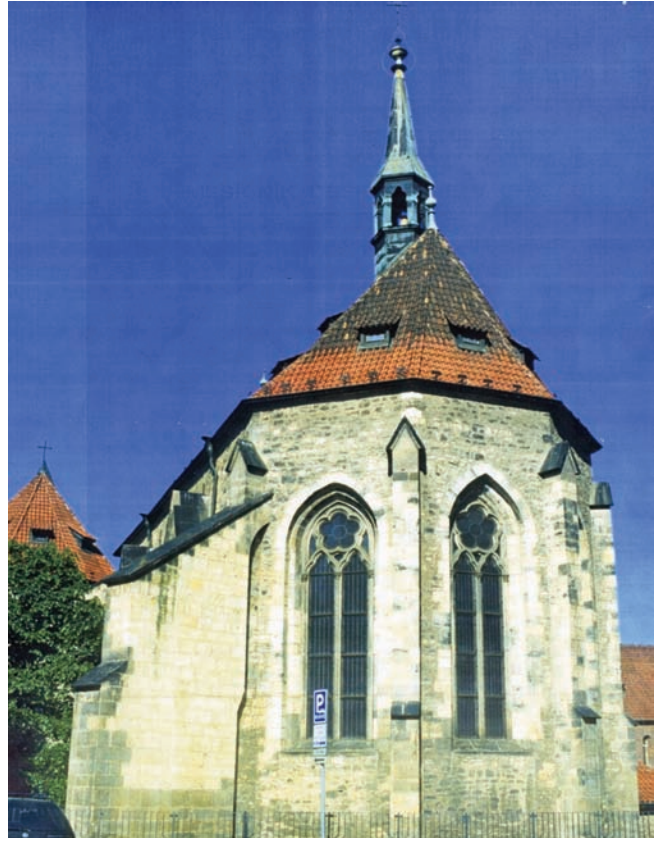
Agnes chose a life of utmost poverty filled with an intense devotion to Christ. She died on March 2, 1282 and soon was venerated. It was often said that the Czech lands would not be well until Agnes becomes a Saint. Pope John Paul II canonized her on November 12, 1989. Agnes was and is a popular name of girls both in the Czech Republic and here in the USA.

Her feast day is March 2nd.

Real Life Adventures



Convent of Saint Agnes of Bohemia (Anezsky klaster)



This convent was founded in 1231 and is situated on the Vltava River in Prague Old Town. It is one of the oldest convents in Europe and is the oldest Gothic building in the whole Czech Republic.



BEDRICH SMETANA



Bedrich Smetana was born on March 3, 1824 in Litomyšl, Prague. He was an accomplished violinist at age five and wrote his first composition at age eight. In 1848, Smetana established a music school in Prague. When the Provisional Theatre was opened in Prague in 1862, Smetana conceived the idea of composing a Czech opera. His

first opera was *Branibori v Cechach* (The Brandenburgers in Bohemia), which celebrated Czech resistance against the Germans. His other operas were: *Prodána nevěsta* (The Bartered Bride, 1867) *Dalibor* (1868), *Libuše* (1872) and *Dvě vdovy* (The Two Widows, 1874).

At age 50, Smetana lost his hearing. He was working on a composition of six symphonic poems with the collective name of *Ma vlast* (My Country). The poems were dedicated to patriotic themes and had their origin in the history of the Czech lands.

When he was completely deaf, he returned to his work in opera: *Hubicka* (The Kiss, 1876), *Tajemství* (The Secret, 1876-1878), *Certova Stena* (The Devil's Wall, 1879-1882) and *Z mého života* (From My Life). Bedrich Smetana died on May 12, 1884. He continues to be revered as a founder of Czech music and a national hero.

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JAN JANSKY

Jan Jansky was born on April 3, 1873, in Prague. He is credited with the first classification of blood into the four types (A, B, AB, O) of the ABO blood group system. He was a Czech serologist, neurologist and psychiatrist. Jansky studied medicine at Charles University in Prague. From 1899, he worked in the psychiatric clinic in Prague. He was named professor (prof.) in 1914. During World War I MUDr. (Academic title *Medicinae Universae Doctor*) Jansky served as a doctor at the front two years, until a heart attack disabled him. After the war, he worked as a neuro-psychiatrist in the Military Hospital.



Through his research, Dr. Jansky tried to find a correlation between mental diseases and blood sicknesses. He found none.

In 1921, an American medical commission acknowledged Jansky's blood classification. He was also a propagator of voluntary blood donations.

Jan Jansky died on September 8, 1921.

SPJST

EMMAUS MONASTERY-SLAVONIC MONASTERY



The Emmaus monastery (Emauzy or Emauzský Klášter) was founded in 1348 by Emperor Charles IV who, with the support of Pope Clement VI, wanted to bring the Eastern and Western Churches closer together. Located on the east bank of the Vltava River in Prague, it was the only Benedictine monastery of the Bohemian kingdom and all Slavic Europe. The monastery, abbey, was consecrated on Easter Monday of 1372, and its alternative name is derived from the gospel for the day, which describes the encounter of two disciples with the resurrected Jesus on the road to Emmaus.

Red, Red, Red

The Czech word for red is *cervena*.

There is a song "Zavri oci kdyz se červenam" or "Close Your Eyes When I Blush" by Ilona Csakova.

To blush or turn red in the face in Czech is *cervenat se*.

If outside too long in the sun, you might turn red as

a lobster, *cerveny jako rak*.

A couple of red fruits are: *cerveny rybíz*, red currant,

and *cervena repa*, beets.

A robin in Czech is a *cervenka*, possibly because of its red feathers.

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Czech to English

Blahopreji

Blahoprejeme

Blahopreji k vašemu
zasnoubení

Blahopreji k vašemu
sňatku

Blahopreji k narození
vaseho syna

Blahopreji k narození
vasi dcery

Blahopreji k promoci

Vsechno nejlepší k
narozeninám

Vsechno nejlepší k
svátku

Vsechno nejlepší k
vášemu výročí

I congratulate

We congratulate

Congratulations on
your engagement

Congratulations on
your marriage

Congratulations on
the birth of your son

Congratulations on the
birth of your daughter

Congratulations on
your graduation

Happy Birthday

Happy Nameday

Happy Anniversary

ST. ADALBERT



St. Adalbert was born in 956 in Libice nad Cidlinou, Czech Republic. After nine years of studying for the priesthood in Germany, Adalbert was ordained and returned to Prague. On February 19, 982, Adalbert became the second Bishop of Prague. There he built schools, churches, hospitals and monasteries. The Czechs honor him with the title, "Father of our Fatherland." At the request of his aunt and the Pope's insistence, Adalbert went to Poland to convert both King and Nation to the Catholic faith. Adalbert carried the Gospel to the pagan Prussians in Northern Poland. Adalbert continued in his Christian mission until April 23, 997 when he was put to death by the pagans in Truso, Poland.

His Feastday is April 23rd.

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BREVNŮV MONASTERY

This Benedictine Abbey, in the Brevnov district of Prague, Czech Republic, was founded by St. Adalbert in 993 with the support of Duke Boleslav II of Bohemia. It is the oldest monastery in Bohemia.



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

Or email:
insurance@czechccu.org



ST. PATRICK'S DAY March 17

"May there always be work for your hands to do.
May your purse always hold a coin or two.
May the sun always shine on your windowpane.
May a rainbow be certain to follow each rain.
May the hand of a friend always be near you.
May God fill your heart with gladness to cheer you."

Real Life Adventures | Wise & Aldrich



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March 19



Saint Joseph

The Czech St. Joseph's Day is a more subdued version of the Irish St. Patrick's Day. The day no longer has much religious significance, but most Czechs mark the day by wearing red and offering best wishes to everyone named Josef or Josefa.

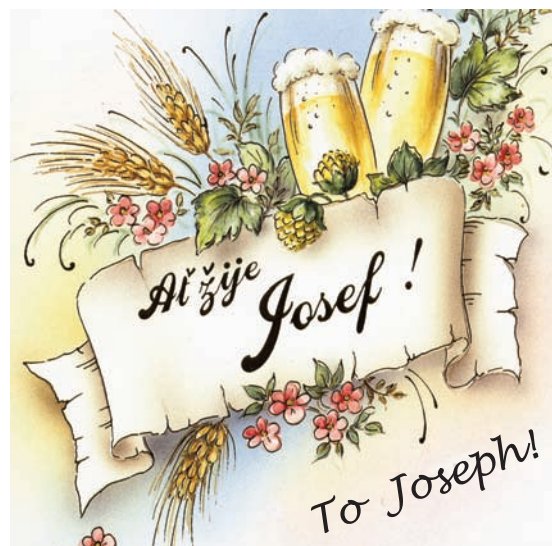
One proverb attached to the day is: "Peknelina Svateho Josefa, byva dobry rok."

"If it's nice on St. Joseph's Day, it will usually be a good year."

Josef is historically one of the most common Czech first male Names.

Sokol St. Louis

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O St. Joseph! You were a quiet listener, a strong and loving protector of Jesus and Mary.

Help us to mirror your example of openness, humility, faithfulness, and trust
Guide us in nurturing, supporting, and protecting all children. We ask this
in the name of Jesus.
Amen.

Kvetna nedele: Flower (Palm) Sunday

In the Czech Republic, Palm Sunday is called Kvetna nedele (Flower Sunday). Kvetna nevele itself is traditionally a day of rejoicing, for it is the anniversary of Jesus' triumphant entry into Jerusalem.

His entrance into Jerusalem is a fulfillment of the messianic prophecies about the king who would enter his holy city to establish a final kingdom.

Kvetna nedele marks the start of Passion week. In most European countries, the palm which is used on Palm Sunday is a pussywillow branch. In the Czech Republic, the priests bless pussy willows, wood and water. Following the Sunday Mass, the farmers wave the willows over their fields of grain, hoping for a rich crop and to ward off hail and violent windstorms.

In the Czech Republic, the potency of the holy willow is held to be so great that people frequently eat the pussy willows in the belief that they thereby safeguard their health for the year!



• • • • •

May colorful jelly beans remind you this Easter:

White is for the light of Christ,

Red is for His love,

Orange, for the warmth we feel, from the Spirit above.

Pink is for eternal peace,

Green for growth in Christ,

Yellow for the remembrance that for sin He paid the price.

Purple's for the strength we feel no matter where or when, knowing that Christ died for us and on Easter rose again!



WHY EGGS IN YOUR EASTER?

To most of us, it's just something we do because our parents did it before us. Although there is no record of eggs becoming part of the Easter celebration until the 13th century, the egg itself is a symbol of new life. Ostrich eggs have been found in some early Christian graves. The custom of exchanging colored eggs in the spring (the season which brings new life in nature) began way back in the days of the ancient Persians and Egyptians. The first recorded Christians to use colored eggs were the Macedonians. They dyed most of their eggs red, the color symbolizing the blood of Christ shed on the cross. Later, red eggs became common in many countries, including the Czech Republic. During the Middle Ages in Europe, the Easter liturgy included the use of the colored egg. Today, the egg rolling contests seem to have little to do with the Lord's Resurrection, but the origins of such customs can be traced to the early commemorations of the rolling away of the stone in front of Christ's tomb. Easter egg customs are currently common in all Christian lands except Spain, Mexico and South America. The dyed and decorated eggs from the Czech Republic are extremely beautiful and in some Czech homes are on display all year round. The art of decorating eggs (called kraslice) with wax, straw, fabric, lace, crochet work or just painted/dyed is a tradition practiced in many Czech homes. There are also wooden eggs and eggs made of chocolate.



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Discussing the tax rates

A visitor from Holland was chatting with his American friend and was jokingly explaining about the red, white and blue in the Netherlands flag.

"Our flag symbolizes our taxes," he said.

"We get red when we talk about them, white when we get our tax bill, and blue after we pay them."

"That's the same as us," the American said, "only we see stars, too."



ANNOUNCEMENT

THE ANNUAL MEETING OF THE CZECH CATHOLIC UNION WILL BE HELD ON SATURDAY, APRIL 27, 2019 AT THE HOME OFFICE ON DOLLOFF ROAD IN CLEVELAND, OHIO. MEETING WILL BEGIN AT 1:00 PM. ALL MEMBERS ARE WELCOME TO ATTEND. PLEASE CALL THE HOME OFFICE IF YOU PLAN TO ATTEND.



Cars in Prague

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New Year's Day Moves

Ancient cultures, including those as varied as the Romans and the Hindus, celebrated New Year's Day on or around April 1st. It closely follows the Vernal Equinox (March 20th or March 21st). In medieval times, much of Europe celebrated March 25th, the Feast of Annunciation, as the beginning of the year.

In 1582, Pope Gregory XIII ordered a new calendar (the Gregorian Calendar) to replace the old Julian Calendar. This new calendar called for New Year's Day to be celebrated on January 1st.

That year, France adopted the reformed calendar and shifted New Year's Day to January 1st. According to a popular explanation, many people either refused to accept the new date, or did not learn about it, and continued to celebrate New Year's Day on April 1st.

Other people began to make fun of these traditionalists, sending them on "fool's errands" or trying to trick them into believing something false. Eventually, the practice spread throughout Europe.



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Charles University

This University was founded on April 7, 1348 by a charter of Charles IV. This seal represents King Charles IV, kneeling and passing with both hands, a folded charter with a suspended seal to St. Wenceslaus. On the left side of these two figures is the coat of arms of the Roman King. On the right side is the coat of arms of the Czech King. Under the banner which displays the sign of St. Wenceslaus' eagle, is the letter W (Wenceslaus).

The Gothic seal reads:

“SIGILLUM UNIVERSITATIS SCOLARIUM
STUDII PRAGENSIS”

(Seal of the Prague Academia)



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 2019-2020, 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 2019-2020 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
website: www.czechccu.org



5349 Dolloff Rd. Cleveland, Ohio 44127
 Tel: 216-341-0444 Fax 216-341-0711
www.czechccu.org
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

MAY YOU HAVE

Enough happiness to keep you sweet,
Enough trials to keep you strong
Enough sorrow to keep you human,
Enough hope to keep you happy,
Enough failure to keep you humble,
Enough success to keep you eager,
Enough friends to give you comfort,
Enough wealth to meet your needs,
Enough enthusiasm to look forward,
Enough faith to banish depression,
Enough determination to make each
day better than yesterday.

TO ALL OUR MEMBERS

Happy Easter & Vesele Velikonoce

FROM THE OFFICERS, DIRECTORS & STAFF
OF THE CZECH CATHOLIC UNION/CCU LIFE

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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
Henrietta Ruzak	Chicago, IL	St. Ann	3	10-01-1936	09-18-2018	98
Michael Webb	Omaha, NE	St. Ludmila	46	01-01-1986	11-09-2018	65
Michael Webb had 4 certificates with the Czech Catholic Union						
Dorothy Gilmore	Berwyn, IL	St. Ann	18	05-01-1945	10-21-2018	91

TOTAL DEATH CLAIMS PAID IN 2018 \$195,304.66.

