

Posel

česká katolická jednota

MAY – JUNE 2019

VOL. XCVII NO. 3



*“For Love of Country,
They Accepted Death”*
James A. Garfield

POSEL

ISSN: 1077-5374
(USPS 439480)

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

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

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

Call (216) 341-0444
Fax (216) 341-0711

email: insurance@czechccu.org
website: www.czechccu.org

President



THERESA AVENI

8082 Chardon Road, Kirtland, Ohio 44094



Vice President

AUDREY SCHMIDT

5349 Dolloff Road, Cleveland, Ohio 44127

Secretary

JANE M. MILCZEWSKI

8704 Broadview Rd., Broadview Hts., Ohio 44147

Directors

CYNTHIA KVETON

4029 Holly Hills, St. Louis, MO 63116

MARYANN LANGEVIN

33429 Crestwell, Sterling Heights, MI 48310

KARLA MAHONEY

209 Gould Avenue, Bedford, Ohio 44146

RICHARD PROSPAL

312 Nancy Circle, Brunswick, Ohio 44212

ANITA SCHAFFER

301 Park Drive, Brooklyn Hts., Ohio 44131

Past Presidents

ROBERT L. CERMAK

3633 Wynde Tree Drive, Seven Hills, Ohio 44131

JOSEPH A. KOCAB

4501 Cullen Drive, Cleveland, OH 44105

Chaplain

REV. JOSEPH CALLAHAN

Our Lady of Lourdes Parish
3395 East 53rd Street, Cleveland, Ohio 44127

Actuary

STEIMLA & ASSOCIATES, INC.

2867 Gypsum Circle, Naperville, IL 60564

Editor

JANE M. MILCZEWSKI

5349 Dolloff Road, Cleveland, OH 44127

President's Message

Dear Family & Members of CCU Life,

Now that the winter snow is behind us we can enjoy the great outdoors! In the last issue I mentioned that the Annual Statement 2018 had not been filed with the Ohio Department of Insurance. Since the last issue the A/S has since been filed and a 2018 Financial is in this issue of the Posel. Take a moment and review the positive results. Should there be any questions, please contact the CCU Home Office.

This is the last issue that the Grant forms will be available for 2019. All members that meet the criteria for a Grant must get forms in no later than June 1st.

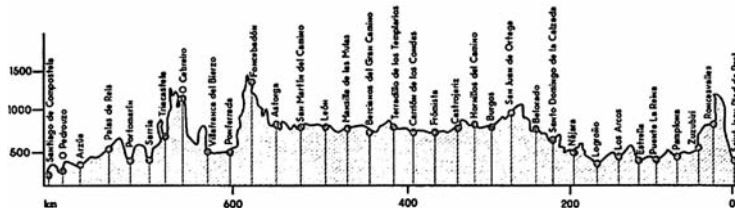
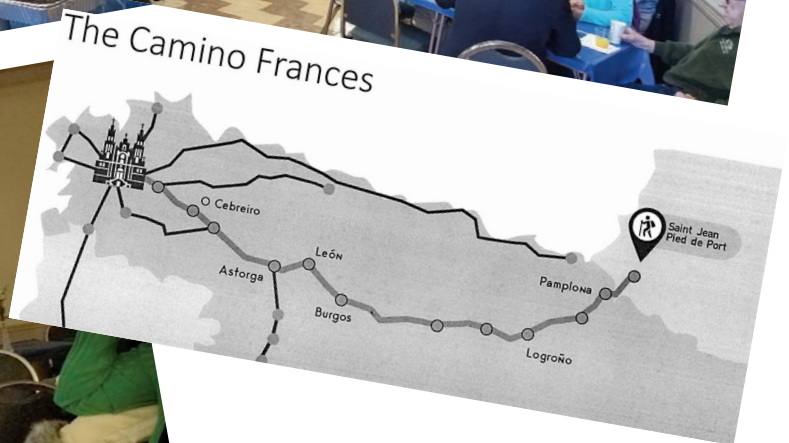
Life insurance sales in 2019 are off to a great start. An increase of life sales over the first quarter of 2018 is a very promising start for 2019. CCU continues to advertise in various church bulletins, Catholic High Schools and within the community, but one of the best ways to promote this organization is by 'Way of Mouth'. Please continue promoting the CCU to any family members and friends. All are welcome.

Fraternally,
Theresa Aveni
President

Cleveland, Ohio

The Annual Communion Breakfast for St. Joseph Society #156 members was held on Sunday, March 17, 2019. After Mass at Our Lady of Lourdes Parish, presided by the Pastor and our Chaplain, Rev. Joseph Callahan, breakfast was held at our Home Office. This year's speaker was Colleen Kipfstuhl. She spoke on her walk of "The Camino in Spain."

50 year members were announced: Sally Bauza, Society #1; Theresa Ferko, Society #11; Gregory Kusa, Society #101; Jodi-Lynn Krotz-Chatipar, Society #145; Michael Papp, Society #145; Michele Papp, Society #145; James Yorko Jr., Society #145; Stephan Amerla, Society #156; Patricia Bischof, Society #156; Mary Lippiatt, Society #156.



Day 1 to Roncesvalles - 25.1k
 Day 2 to Zubiri-21.9k
 Day 3 to Pamplona - 20.9k
 Day 4 to Puerta la Reina - 23.8k
 Day 5 to Estella - 21.9k
 Day 6to Los Arcos-21.5k
 Day 7 to Navarre - 18.4k
 Day 8 to Navarrete - 22.1 k
 Day 9 to Azofra - 23.3 k
 Day 10 to Granon - 21.9 k
 Day 11 to Beiorado - 15.7 k
 Day 12 to Atapuerca - 30.3 k
 Day 13 to Burgos - 20.0 k

Day 14 - REST!
 Day 15 to Hontanas - 31.5k
 Day 16 to Boadilla - 24.8k
 Day 17 to Carrion - 25.1k
 Day 18 to Terradillos - 26.8k
 Day 19 to Bercianos - 23.5k
 Day 20 to Mansilla - 26.7k
 Day 21 to Leon - 18.1k
 Day 22 to San Martin - 26.0k
 Day 23 to Astorga - 23.8k
 Day 24 to Rabanal - 20.6k
 Day 25 to Molinaseca - 25.6k

Day 26 to Camponaraya - 16.6k
 Day 27 to Trabadelo - 24.2k
 Day 28 to O'Ceireiro - 18.7k
 Day 29 to Triacastela - 20.7k
 Day 30 to Sarria - 18.7k
 Day 31 to Portomarin - 22.7k
 Day 32 to Palas de Rei - 24.6k
 Day 33 to Ribadiso - 26.3k
 Day 34 to Pedrouzo - 23.7k
 Day 35 to Santiago - 20.1k

Total 800k

Cedar Rapids, Iowa

St. Mary's Society #119 members would like to thank the Czech Catholic Union for the annual increase in the value of our certificates.

St. Mary's Society met on Sunday, November 18, 2018, for our Christmas Party and the distribution of dividends. President Helen Blietz opened the meeting with prayer. Secretary Janet Melichar read the minutes of the last meeting. Financial Secretary Karen Sasek reported on the national CCU Convention which she attended as a delegate. Following the business meeting, there were refreshments and time for socializing.

Sympathy to the family of Ann (Treka) Olinger, who passed away on October 20, 2018. Her mother, Joanne Treka, is also a member of St. Mary's Society.

Sympathy to the family of Ruth Archibald, who passed away on February 3, 2019 at the age of 96. She was preceded in death by her sister, Dorothy Threlkeld, who also had been a member of St. Mary's Society.

Let us hope that this winter ends and that spring will arrive with flowers and the warmth of increasing sunshine.

Joan Sebetka



Saint Joseph the Worker



To foster deep devotion to Saint Joseph among Catholics, and in response to the "May Day" celebrations for workers sponsored by Communists, Pope Pius XII instituted the feast of Saint Joseph the Worker in 1955. This feast extends the long relationship between Joseph and the cause of workers in both Catholic faith and devotion. Beginning in the Book of Genesis, the dignity of human work has long been celebrated as a participation in the creative work of God. By work, humankind both fulfills the command found in Genesis to care for the earth (Gn 2:15) and to be productive in their labors. Saint Joseph, the carpenter and foster father of Jesus, is but one example of the holiness of human labor.

Pope John Paul II stated: "the Church considers it her task always to call attention to the dignity and rights of those who work, to condemn situations in which that dignity and those rights are violated, and to help to guide [social] changes so as to ensure authentic progress by man and society."

Saint Joseph is held up as a model of such work. Pius XII emphasized this when he said, "The spirit flows to you and to all men from the heart of the God-man, Savior of the world, but certainly, no worker was ever more completely and profoundly penetrated by it than the foster father of Jesus, who lived with Him in closest intimacy and community of family life and work."

Feastday is May 1.



May 12

Mothers are sweet,
like flowers in bloom.
Mothers are beautiful,
they light up every room.
Mothers are caring
in every single way.
That's why every mother
deserves this special day.



Mother

You're a dependable source of comfort;
You're my cushion when I fall.
You help in times of trouble;
You support me whenever I call.
I love you more than you know;
You have my total respect.
If I had my choice of mothers,
You'd be the one I'd select!

Memorial Day - May 27



In 1915, Moina Michael (August 15, 1869-May 10, 1944), a professor in Georgia was inspired by the poem, "In Flanders Fields." She decided to wear red poppies on each Memorial Day. She sold the flowers to raise money for servicemen. The red poppy became a symbol of Memorial Day.



In Flanders Fields

(John McCrae)

In Flanders fields the poppies blow
Between the crosses, row on row,
That mark our place; and in the sky
The larks, still bravely singing, fly
Scarce heard and the guns below.

We are the Dead. Short days ago
We lived, felt dawn, saw sunset glow,
Loved and were loved and now we lie

In Flanders fields.

Take up our quarrel with the foe:
To you, from failing hands, we throw
The torch, be yours to hold it high.

if ye break faith with us who die
We shall not sleep, though poppies grow
In Flanders fields.



POPPIES

One teaspoon of poppy seeds (the amount on a poppy seed bagel) has nearly half of your recommended daily allowance for copper, which helps keep hair thick and shiny. They also prevent hair from becoming brittle.

There are many different types and colors of poppies.



Red poppies



White poppy



Blue poppies



California poppies

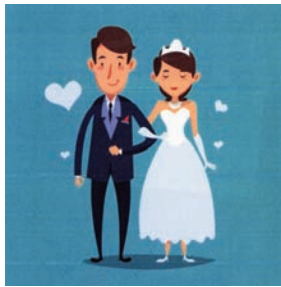
JUNE



The month of June comes from the Roman, or Julian, calendar. June was initially named Iunius. The name either comes from the Roman goddess Juno, wife of Jupiter, or from the word "iuniores," the Latin word for "younger ones." In the early Roman Calendar, June only had 29 days. It was Julius Caesar who added the additional day giving June 30 days.

June is the first month of the summer season. It is known as a great month to get married. The longest day of the year occurs on either June 21st or 22nd.

Several countries celebrate their flag days during this month including the United States, Sweden, Denmark, Romania and Argentina.



Real Life Adventures | Wise & Aldrich



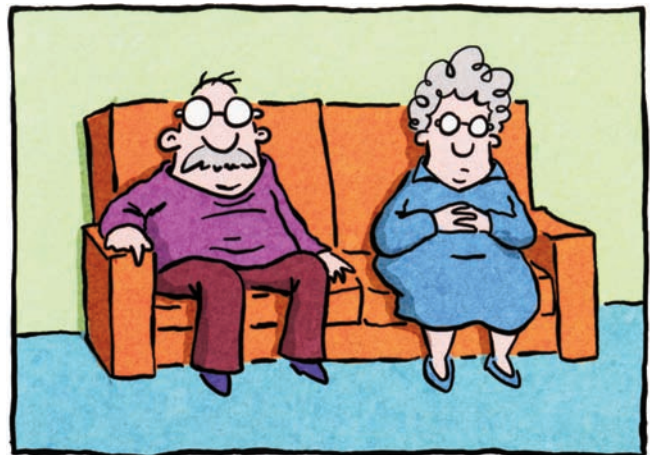
D-Day June 6, 1944

D-Day was the largest seaborne invasion in history, with over 156,000 men landing in Normandy. D-Day was originally set for June 5, but bad weather postponed it for 24 hours.

German casualties on D-Day were around 1,000 men.

Allied casualties were at least 10,000.

4% of the sand on Normandy beaches are still made up of metal particles from D-Day landings.



Senior Citizen's Day is June 9th.



You live forever in the hearts of the Czech people.



Flag Day - June 14

Flag Day - a nationwide observance since 1916. The name "Old Glory" was first applied to the US Flag by a young sea captain who lived in Salem, Massachusetts. On his 21st birthday, March 17, 1824, Captain William Driver was presented a US flag by his mother and a group of Salem women. Delighted with his gift, Captain Driver proclaimed, "I name her Old Glory." The flag flew from his ship until he quit the sea in 1837. Captain Driver settled in Nashville. On patriotic days he displayed Old Glory from a rope extending from his house to a tree across the street. After Tennessee seceded from the Union in 1861, Captain Driver hid his flag, sewing it inside a comforter. When the Union soldiers entered Nashville, February 25, 1862, he carried the flag to the state capitol and raised it. Shortly before his death, the old sea captain placed a small bundle into the arms of his daughter. He said to her, "Mary Jane, this is my ship's flag, Old Glory. It has been my constant companion. I love it as a mother loves her child. Cherish it as I have cherished it. The flag remained an heirloom in the Driver family until 1922. It was sent to the Smithsonian Institution in Washington where it is carefully preserved under glass.

• • • • •



June 16

The first official Father's Day was celebrated in Spokane, Washington in 1910. But the origins of the celebration go way back 4,000 years ago to a Babylonian child named Elmesu, who carved a Father's Day "card" out of clay to wish his father good health and a long life!!!

In 1966, President Lyndon Johnson issued a proclamation designating the third Sunday in June to honor fathers. In 1972, President Richard Nixon signed a law declaring Father's Day be celebrated annually on the third Sunday in June. It has been an official, permanent national holiday ever since.

• • • • •

Happy Father's Day to our fathers, living and deceased:

Heavenly Father,
You entrusted your Son Jesus,
The child of Mary,
To the care of Joseph, an earthly father.
Bless all fathers
As they care for their families.
Give them strength and wisdom,
Tenderness and patience;
Support them in the work they have to do,
Protecting those who look to them,
As we look to you for love and salvation,
Through Jesus Christ our rock and defender.

Amen.

CZECH CATHOLIC UNION**Annual Statement****December 31, 2018**

ASSETS		LIABILITIES, SPECIAL RESERVES AND UNASSIGNED FUNDS	
Bonds Owned	\$ 17,495,054		
Preferred Stock	\$ 50,000	Life Cert. Reserves	\$ 14,818,994
Common Stock	\$ 295,708	Certificate Claims	\$ 51,919
Real Estate	\$ 41,272	Provo. For Refunds	\$ 35,000
Certificate Loans	\$ 117,077	IMR	\$ 75,851
Cash On Hand	\$ 204,385	Accrued Expenses	\$ 55,000
Uncollected Premiums	\$ 436	Accrued Taxes, Licenses	\$ 7
Accrued Investment Income	\$ 223,972	Fraternal Fund	\$ 55,900
Electronic Data Proc. Equip.	\$ 1,607	Asset Valuation Reserve	\$ 376,643
		Drafts Outstanding	\$ 2,085
TOTAL	\$ 18,429,511	TOTAL LIABILITIES	\$ 15,471,399
		Unassigned Funds	\$ 2,958,112
		TOTAL	\$ 18,429,511

SUMMARY OF OPERATIONS

Premium Consideration	\$ 682,906	
Net Investment Income	\$ 883,223	
Miscellaneous Income	\$ 11,470	
Aggregate Write-Ins for Miscellaneous Income	\$ 6,448	
TOTAL INCOME		\$ 1,584,047
Death Benefits	\$ 224,402	
Annuity Benefits	\$ 1,997,824	
Cash Surrenders & Matured Endowments	\$ 41,864	
Increase In Reserves For Life	\$(1,147,370)	
TOTAL		\$ 1,116,720
General Expenses	\$ 328,600	
Insurance Taxes, Licenses, Fees	\$ 12,088	
Aggregate Write-Ins for Deductions	\$ (16,844)	
TOTAL		\$ 323,844
TOTAL EXPENSES		\$ 1,440,564
Net Gain From Operations Before Refunds		
To Members		\$ 143,483
Refunds To Members		\$ 34,754
NET GAIN FROM OPERATIONS		
AFTER REFUNDS TO MEMBERS		\$ 108,729
NET CAPITAL GAIN		\$ 4,096
NET INCOME		\$ 112,825

Solvency Ratio 119%

Steimla & Associates, Inc.

Actuaries and Consultants
2867 Gypsum Circle
Naperville, Illinois 60564

Voice (630) 904-8480
Fax (630) 904-8485
E-mail: steimla@comcast.net

Joseph H. Steimla, FSA, FCIA, MAAA, FCA
Joseph G. Steimla, FLMI
Jennifer S. May, ACS

CZECH CATHOLIC UNION NAIC #56324

Statement of Actuarial Opinion December 31, 2018 Based on an Asset Adequacy Analysis

To Whom It May Concern:

Identification Section:

I, Joseph H. Steimla, Consulting Actuary, am employed by Steimla & Associates, Inc., Actuaries and Consultants. I am a Member of the American Academy of Actuaries. I was appointed in May 1993 by the Board of Directors of Czech Catholic Union in accordance with the requirements of the Valuation Manual. I meet the Academy qualification standards for rendering this opinion.

Scope Section:

I have examined the assumptions and methods used in determining reserves and related actuarial items listed below, as shown in the annual statement of the Union, as prepared for filing with state regulatory officials, as of December 31, 2018. Tabulated below are those reserves and related actuarial items that have been subjected to asset adequacy analysis.

Reliance Section:

In forming my opinion on Life and Annuity reserves, I have relied upon the listings and summaries of policies and contracts in force and assets owned records provided by Ms. Theresa Aveni, President of the Union as certified in the attached statements. I evaluated that data for reasonableness and consistency. I have also reconciled data to the extent applicable to Exhibit 5 and Schedule D of the Union's current annual statement. In other respects, my examination included review of the assumptions, projections, and analysis used and tests of the assumptions, projections and analysis I considered necessary. I have received documentation from the experts listed above that supports the data, assumptions, projections and analysis.

Opinion Section:

In my opinion, the reserves and related actuarial values concerning the statement items identified above:

- (a) Are computed in accordance with presently accepted Actuarial Standards of Practice, consistently applied and are fairly stated, in accordance with sound actuarial principles;
- (b) Are based on actuarial assumptions and methods that produce reserves at least as great as those called for in any contract provision as to reserve basis and method, and are in accordance with all other contract provisions;
- (c) Meet the requirements of the insurance laws and regulations of the state of Ohio; and are at least as great as the minimum aggregate amounts required by any state;

- (d) Are computed on the basis of assumptions and methods consistent with those used in computing the corresponding items in the annual statement of the preceding year-end (with any exceptions noted below); and
- (e) Include provision for all actuarial reserves and related actuarial items which ought to be established.

The reserves and related items, when considered in light of the assets held by the Union with respect to such reserves and related actuarial items including, but not limited to, the investment earnings on the assets, and the considerations anticipated to be received and retained under the policies and contracts, make adequate provision, according to presently accepted Actuarial Standards of Practice, for the anticipated cash flows required by the contractual obligations and related expenses of the Union.

The methods, considerations and analyses used in forming my opinion conform to the appropriate Actuarial Standards of Practice as promulgated by the Actuarial Standards Board, whose standards form the basis of this statement of opinion.

This opinion is updated annually as required by statute. To the best of my knowledge, there have been no material changes from the applicable date of the annual statement to the date of the rendering of this opinion which should be considered in reviewing this opinion.

The impact of unanticipated events subsequent to the date of this opinion is beyond the scope of this opinion. The analysis of asset adequacy portion of this opinion should be viewed recognizing that the Union's future experience may not follow all the assumptions used in the analysis.

Actuarial Memorandum Section:

The Actuarial Memorandum does not include "Deviation from Standard" wording regarding conformity with an Actuarial Standard of Practice.

Relevant Comments Section:

Not Applicable.

Category of Opinion:

This Opinion is Unqualified.



Joseph H. Steimla, FSA, FCIA, MAAA, FCA
Appointed Actuary

2867 Gypsum Circle, Naperville, IL 60564
Address of Appointed Actuary

(630) 904-8480
Telephone Number of Appointed Actuary

steimla@comcast.net
Email Address of Appointed Actuary

February 25, 2019

CZECH FAMILY NAMES

Many Czech Family names have origin in baptismal (Saints) Names. Some from the Middle Ages.

Ales	St. Alois
Barta, Bartik, Bartos, Barton	St. Bartholomew
Benda, Benes, Benisek	St. Benedict
Bernasek	St. Bernardin
Blaha, Blazej, Blazek	St. Blaise
Blahut	St. Leatus
Burian, Burijan	St. John-Paul
Bores	St. Silvan
Broz, Brozek, Brozik	St. Ambrose
Crha	St. Cyril
Danek, Danes	St. Daniel
Divis	St. Dennis
Fronek	St. Veronica
Habart	St. Eberhard
Hanus	St. John
Hasek, Hastal	St. Kastulus
Havel, Havelka, Havlik	St. Gall
Hronek	St. Romulus
Hyncik, Hynek, Jindra, Jindrak	St. Heinrich,
	St. Henry
Kaspar, Kasperek	St. Casper
Klima, Klimek, Klimes	St. Clement
Kunes	St. Konrad
Leksa, Lexa	St. Alexius
Linhart	St. Leonhard
Mares, Marsicek, Marsik	St. Marian
Marik	St. Marc
Matejka, Matousek	St. Matthew
Pasek, Pavlik	St. Paul
Pech, Pechacek, Pesek, Petrik	St. Peter
Prech	St. Optat
Radous	St. Rainold
Remes	St. Remigius
Sazima, Sezima	St. Zosimus
Slavata	St. Cletus
Stanek	St. Stanislaus
Sebek, Sebesta	St. Sebastian
Sebor	St. Severus
Sima, Simek	St. Simon
Vacek, Vana, Vanek	St. Wenceslaus
Valek, Vales	St. Valentine
Vavra, Vavrinec, Vavrousek	St. Lawrence
Vojnar	St. Manfred
Vrbata	St. Palmatius
Zach	St. Zacheus
Zika	St. Sigismund

• • • • •

CORRECTION

In the March-April 2019 Posel, there was a mistake in the Jan Jansky article. He passed away in 1873, not 1973.

So sorry!!!

St. John of Nepomuk (Nepomucene)

Born John Wolflein in Nepomuk, Bohemia, between 1340 and 1350, he took the name of his birthplace as an adult. Educated at the University of Prague, he came into disfavor with Emperor Wenceslaus, IV, who had John tortured to death and his body thrown into the Vltava River. The body washed up on shore the next morning. He was then buried in the Cathedral of St. Vitus, and remains there to this day. A



metal plate marks the spot on the bridge where his body was thrown into the water. The plate is adorned with seven stars, in reference to the story that on the night of his death, seven stars hovered over the water. St. John Nepomuk, Nepomucene, canonized in 1739, is the principal patron of Bohemia. He is the patron of floods and other water problems, slander and confession.

His feast day is May 16.

The Pilgrimage Church of St. John Nepomuk

This church, built in the mid 18th century, is located near the border between Moravia and Bohemia.



STRUDEL

The history of strudel dated back hundreds of years. First mentions of a strudel-like pastry appear in the late 15th century in Czech and Austrian archives.



PRAGUE STAUDL

Ingredients for the pastry

1/2 cup all-purpose flour

1/2 cup semolina (or coarse flour if you can find it)

Pinch of salt

3.4 oz. lukewarm water

1 egg

3 tablespoons oil

1 teaspoon vinegar

Ingredients for the filling

3-4 apples thinly sliced

Raisins and walnuts to taste

1 teaspoon ground cinnamon

Icing sugar for decorating before serving

Mix both types of flour and a pinch of salt

Gradually add the water, egg, vinegar, and most of the oil while kneading the dough on a flour-covered table

When you get a very elastic dough with a silky shine, form a ball, oil the surface, wrap the dough in foil, and let it rest for at least half an hour in the fridge.

When rested, start stretching the dough with your hands until very thin

Spread the pastry on a kitchen towel and spread out the thinly cut apples, raisins, and walnuts into a consistent layer on top.

Keep about an inch free on 3 sides for wrapping. Spice with cinnamon, and start wrapping using the cloth for support on both sides.

Transfer strudel to a baking tray. Place in oven heated to 350 F and bake 50-55 minutes.

Recipe from: Czech Heritage, Cedar Rapids, Iowa

• • • • •

A Czech man goes to the optician, who shows him a card with the letters

C Z W X N Q S T A C Z

"Can you read this?", the optician asks.

"Read it?", the Czech replies. "I know the guy."

May Weather

The month of May can be a beautiful, warm month with temperatures at 15-25 degrees Celsius/60-77 degrees Fahrenheit during the day. Flowers and trees are in bloom. There are three days in the middle of the month (May 12-14) referred to as The Days of the "Frozen Saints" or "Frozen Brothers" of Pankrac, Servac and Bonifac, (in Czech, Zmrzlici, Zmrzli Svati and Zmrzli Bratri), when it can get close to freezing in the morning. It is the last reminder of the winter past.

SPJST

• • • • •

Czech to English

Smer	Direction
Sever	North
Severovýchod	Northeast
Severozapad	Northwest
Jih	South
Jihovýchod	Southeast
Jihozapad	Southwest
Vychod	East
Zapad	West
Severni	Northern
Jizni	Southern
Vychodni	Eastern
Zapadni	Western

• • • • •

MARIANSKE LAZNE

A Bohemian spa situated at the southern foot of the Slavkovsky Forest in the Karlovy Vary Region of the Czech Republic. World-famous for its treatments and the excellent quality of the natural sources, this spa has 38 springs of mineral waters with curative effects. The spa originated at the beginning of the 19th century. One of its highlights include the music and light show of the contemporary "Singing Fountain."



TRUSTS: NOT ONLY FOR THE WEALTHY

As an estate planning attorney, I find that there are many misconceptions about trusts. The biggest misconception is that trusts are only for the wealthy. This unfortunately is just not true and almost every single trust I have prepared are for reasons having nothing to do with the amount of wealth a client has.

Granted, if you are someone who is generally considered to be wealthy, by all means a trust is a great planning tool to reduce or eliminate estate taxes upon death. However, with the new tax code passed by Congress at the end of 2017, an individual's estate would need to exceed \$11.2 million in assets before an estate tax is levied. As you can imagine, very few people fall into this category.

The primary advantage of a trust is the ability to control how your assets are spent beyond your death. I always recommend that parents of young children (i.e. under the age of 25) execute a trust agreement. Without one, the child receives his or her inheritance at age 18 to do whatever he or she pleases with the funds. Also, individuals who want to pass their estate to a person receiving government benefits or have creditor problems should have a trust or the inheritance will throw them off their benefits or go directly to the creditor. Basically, it will disappear quickly.

The secondary advantage to a trust is the avoidance of Probate administration upon a person's death. When a trust is properly drafted and implemented, assets can pass to the trust beneficiaries quickly and efficiently, without anyone having to step foot in Probate Court. Also, a trust is beneficial if the person you want to handle and wrap up your affairs does not live in Ohio. This is especially helpful if you own real estate.

So, when you are thinking about creating or updating your estate plan, do not automatically assume that a trust is not for you. Instead, seek out a qualified estate planning attorney and have a conversation. The right estate planning attorney will review all your options and inform you of the associated pros and cons. Further, that attorney should give you the options that make the most sense, and are the most beneficial, given your particular circumstances.

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.



Birthday wishes are sent from all Czech Catholic Union members to two of our members celebrating birthdays in the month of May:

Theresa Pokorny, Past Secretary-Treasurer of CCU, a member of Sacred Heart of Mary Society #101, celebrating her 90th birthday on May 15.

Our Chaplain, Rev. Joseph Callahan, a member of St. Joseph Society #156, celebrating his day on May 18.

May you both have a great birthday and many more!!!



• • • • •

Why Is The Star Spangled Banner Played Before Ball Games?

In 1918, the United States was fighting in World War I. With American soldiers facing intense combat in France, baseball officials considered canceling the World Series. When they heard that the soldiers were looking forward to hearing the series, the officials compromised and they went ahead with the games, but as a patriotic gesture, they played the Star Spangled Banner during the seventh-inning stretch. Everyone stood and sang along. Eventually, the Star Spangled Banner became a tradition at baseball games and before every other major sporting event.



SPJST

• • • • •

Some Baseball Facts

Baseball's first umpires wore top hats and coats with tails.

Road teams began wearing gray uniforms because there was no time to do laundry.



Number of stitches in every baseball is 108.

88 inches of waxed thread is used to stitch each ball.

When Jack Norworth and Albert Von Tilzer wrote the lyrics and music to "Take Me Out to the Ball Game" in 1908, they had never been to a game.

Norworth was inspired to write the song by a sign on the subway that read, "Baseball Today-Polo Grounds." Norworth and Von Tilzer did not see their first MLB games until 32 and 20 years later, respectively.



In Appreciation

St. Ann Society #3, Chicago, IL - "Thank you for all the work you do in publishing the Posel magazine. I always enjoy it. Ale nevidim zadny hacky, zvlast u teho "Czech to English" clanku."

Cyril Prihazsky

Little Sisters of the Poor, Palantine, IL - Dear Friends,

"The Feast of Saint Joseph on March 19th is a joyful celebration in the Church and also for the Little Sisters of the Poor. Not only is Saint Joseph the patron of the universal Church, but since the beginning of St. Jeanne Jugan's ministry to the elderly poor, he has been seen as the protector of our congregation and the saint that provides for all the needs of our Homes. From the opening of St. Joseph's Home, 53 years ago, St. Joseph has provided for our many needs through compassionate, caring people like you! Thank you for your generous gift.

Along with St. Joseph, St. Patrick is also a favorite patron saint of many of our Residents and Little Sisters. This month we will joyfully celebrate the feasts of both of these great saints. On St. Patrick's Day, corned beef and cabbage, Irish dancers and musicians will fill our Home with tasty food, song and dance. St. Joseph's Day will begin with a special Mass devoted to our great patron. After lunch, our Residents will be treated to tables filled with endless assortments of sweets."

Sincerely, Sister Christina, ISP
Little Sister of the Poor

Society #145, Cleveland, OH - "Thank you for everything you do. You help people like me get an amazing Catholic education. Thank you especially for the grant."

Aubrey Novacek

"As Aubrey's Mother, thank you for helping us provide our children with a Catholic education."

Connie Novacek

• • • • •

CONGRATULATIONS

To all our graduates!!!
Enjoy your summer!!!
Best wishes for the future whatever
You choose to do!!!



TAFFY APPLE SALAD

6 large diced apples with skins
1 large drained pineapple tidbits, 20 oz.
1 lb. Spanish peanuts, ground
4 cups miniature marshmallows

Dressing:

1 beaten egg 1/2 cup sugar
12 oz. cool whip 1 Tbsp. vinegar

Cook egg, vinegar, and sugar over medium heat, stirring constantly until pudding consistency. Refrigerate one hour. Don't stir during that hour. Fold in cool whip. Mix over apples, pineapple, marshmallows, and half of nuts.

Top with last half of nuts.

CZECHBURGERS

1 pkg. hot roll mix
1 lb. ground round
1/2 lb. pork sausage
1/2 medium chopped onion
1/2 medium head cabbage, chopped
Salt, pepper and any other seasoning (caraway seed) desired to taste

Prepare hot roll mix according to box directions and let rise one time. Brown beef, sausage and onion. Add cabbage and seasoning. Let steam til cabbage is done. Have filling ready and slightly cooled when dough has risen. Cut dough into 4 parts, square or rectangular shape (not too thin), put about 2 heaping tablespoonfuls of filling on dough. Bring dough edges up and around and pinch well. Place on greased cookie sheet and let rise about 20 to 30 minutes. Bake at 350° for about 20 minutes or till brown. May be frozen.

SUSTRUKA

4 medium eggs 1 1/2 c. flour
1/2 tsp. salt 1/4 c. milk
Cooking oil

In a large bowl, beat eggs. Add flour and salt. Mix to the consistency of thick pancake batter. Add milk as necessary to attain desired consistency. Heat small amount of cooking oil in large, 10 or 12 in. skillet. Pour batter into skillet. Spread the batter until it resembles a large thick pancake. Fry both sides until they are golden brown. Remove from pan and cut into bit sized chunks, or cut into chunks while in the pan. If any pieces remain doughy, cook longer. Serve as you would fried potatoes. Additional seasoning normally is not necessary.

Who is Johnny Appleseed?

Who is Johnny Appleseed? Johnny Appleseed lived in the days of early America. He became a legend, and many stories were told about him. Some people do not know he was a real person. His name was John Chapman, and he was born in the state of Massachusetts in 1774. His father, Nathaniel, was a soldier in the Revolutionary War. His mother, Elizabeth, died when he was still a very young child.



When he grew up, he made it his life's work to plant fruit trees in the developing parts of the country. He carried sacks of apple seeds with him and planted orchards throughout the Northwest Territory. The states of Ohio, Michigan, Indiana, and Illinois were

formed from this area. His mission was to plant fruit trees so the settlers, as they moved west, would have something to sustain them as they tried to survive in the new land.

In 1802, he carried sixteen bushels of apple seeds down the Ohio River. He had two canoes lashed together to transport the seeds. Most of the time he carried the seeds in leather bags on horseback, or on his own back.

He dressed simply, wearing clothes he had traded for trees. Sometimes he cut a hole in a sack and wore it as a shirt. Material "things" just did not matter to him. You see pictures of him wearing a pot on his head for a hat.

John Chapman was a Christian and conducted his life in a Christ-like manner. He would preach to the families he visited. He called it delivering news "right fresh from heaven."

• • • • •

Czech Proverbs

Hnev je spatny radce.
Anger is a bad advisor.

Hloupý kdo dává, hloupejší kdo nebere.
He who gives is foolish, he who doesn't accept is even more so.

Kdo jinému jamu kopá, sám do ní padá.
He who digs a hole for someone, will fall in it himself.

Kdo se moc pta, moc se dozví.
He who asks too much will learn too much.

Kdo hledá, najde.
He who looks, finds.



LOCKS & KEYS

The largest padlock in the world was made at the Pavlovo Arts College in Russia. It is 56.8 inches tall and 41.3 inches wide.

The oldest lock was discovered in ruins from the Ancient Assyrian empire located in the Middle East. It is about 2,700 years old.

In 1909, Walter Schlage invented a door lock that could also turn on the lights in the home. His idea was decades ahead of the modern "smart" locks we have today.

Locks and keys made during the Middle Ages were often elaborate works of art.

The Romans were the first to make small metal keys.

Most of the locks used today are modified versions of locks designed more than 150 years ago by Joseph Bramah and Jeremiah Chubb of England, and Linus Yale of the United States.

The first locksmiths appeared about 1,000 years ago. Prior to that, nearly all locks were designed and built by blacksmiths.





CZECH COUNTRYSIDE

• • • • •

I AM FAITH

FRATERNALISM (CCU LIFE/CZECH CATHOLIC UNION) is an expression of faith first, because it's very meaning means faith in God and next, because it's practice is based upon and engenders faith in one's fellow man. Bound together by a common obligation, either spoken or inferred, the acts of each member of CCU Life affects the acts of all and thus there must be faith of each in the other. There must be something more than a feeling that no injury will come from another. There must be a profound belief in the good intent and purity of motives of all who are bound together. With this there must also be a sincere intent that no act of oneself will ever be considered except for the general good.

Therefore, let us resolve to promote true Christian charity in doing unto one another as we would have others do unto us. As the ritual of CCU Life/Czech Catholic Union teaches, have Faith in the organization, which is founded on the basis of true Fraternalism, Faith, Hope and Charity.

Author Unknown



NARROW STREET IN PRAGUE

• • • • •

Olomoucke Tvaruzky



A round, soft tangy cheese named after the Moravian town of Olomouc, in the Czech Republic, where it was originally sold.

This cheese has a strong scent, distinctive pungent taste and is yellowish in color.

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



"Knowing that we can be loved exactly as we are gives us all the best opportunity for growing into the healthiest people."

-Fred Rogers



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
Frank Konicek	Detroit, MI	St. Ann	5	01-01-1952	11-21-2018	75
Rose Marie Stanovsky	St. Louis, MO	St. Ludmila	7	06-01-1934	12-27-2018	91
Barbara Kucera	Chicago, IL	Home Office	145	02-01-1986	09-02-2018	84
Ruth Archibald	Cedar Rapids, IA	Blessed Virgin Mary	119	02-01-1933	02-03-2019	96
Raymond Kozelka	Cleveland, OH	St. Joseph	156	11-01-1940	02-22-2019	84
Gertrude Swantek	Cleveland, OH	St. Joseph	156	09-01-1962	12-01-2018	97
Arlene Griessler	Chicago, IL	Home Office	145	11-01-1951	03-04-2019	83

TOTAL DEATH CLAIMS PAID IN 2019 \$40,287.00