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President's Message

Dear CCU Life Family,

I hope everyone had a very happy and safe summer. As summer is coming to a close many are looking forward to the fall and all the beautiful colors and before we know it Thanksgiving dinner with the family. With the help of the 2019 Promo, life insurance sales continue to grow. This year's promo was successful and I wish to thank all of you who participated in the promo to make it a success. I still encourage our membership to promote CCU Life wherever and whenever they can. Word of mouth is a great way to share what CCU is all about and what we have to offer. We have added to our advertising with-in multiple church bulletins, and through our local schools, not to mention our Website. Please check out our Website at www.czechccu.org when you have a chance.

Fraternally,
Theresa Aveni
President

Cleveland, Ohio

In Loving Memory

William "Bill" Hronek passed away on July 1, 2019 after a short battle with cancer. He is survived by his wife, Linda, 5 children and 7 grandchildren.

For years Bill was very involved in the Czech community, especially the Czech Catholic Union. Often during the week, Bill would find himself at St. John Club events, or hanging out at



Karlin Hall. Bill loved his pork and sauerkraut at Bohemian National Hall and listening to the Czech Voice of Cleveland on Sunday afternoon. He rarely missed the St. John Club's communion breakfast or taking his kids to Karlin Hall for Christmas events.

Next to family, music was everything to Bill. The Hronek Czech Band played at many St. Wenceslas celebrations and he also entertained at DTJ summer events.

Bill was a kind, curious, welcoming and generous person. He is sorely missed, but his well lived life is an inspiration.

Bill Hronek was a member of St. Joseph Society #156 for 74 years.

Condolences are sent from all the members of the Czech Catholic Union.

May he rest in peace!!!

St. Joseph Society #156 monthly meetings continue at the Home Office. All members are welcome to attend.

Sunday, November 10, 2019

Regular meeting, Memorial Service for deceased members of St. Joseph's Society and a light luncheon will be served beginning at 1:00 p.m.

Sunday, December 8, 2019

Regular meeting at 1:00 p.m., election of officers and adult Christmas party with optional \$10 gift exchange.

Sunday, January 12, 2020

Regular meeting at 1:00 p.m. with installation of officers, followed by musical entertainment and a luncheon of jaternice (liver sausage), kielbasa and sauerkraut. To order jaternice to take home, and/or luncheon reservations call Jane at 216-341-0444

There is no meeting in February

Sunday, March 15, 2020

Annual Communion Breakfast. Celebration of Mass at our Lady of Lourdes at 10:00 a.m. followed by breakfast at CCU Home Office, (located across the street from the church). 50 year members will be honored. For reservations call Jane at 216-341-0444 before Wednesday, March 11, 2020.

PLEASE DO NOT PARK IN CHURCH PARKING LOT!!!

Park in CCU lot, the lot across from the church or on the street.



When I was a child, the grandparents of friends were neighbors. Mr. and Mrs. White were very much from the "old school". I remember that they did not decorate for Christmas until December 24th. Then, the tree appeared in their front window and lights were strung on the bushes. Their family came that night for a festive dinner and they all went to midnight Mass together. Liturgically, Christmas begins that night and continues for a couple weeks, and they observed it.

Many years later, I came to appreciate that they were observing the rich season of Advent before rushing into Christmas. Culturally, that is the challenge and opportunity that we have today. Though it is "beginning to look a lot like Christmas," I invite you to experience the Advent season. Try to take the message of the Gospel each of the four Sundays of Advent with you during the week. Some parishes offer booklets with daily reflection for each day of the season, a nice way to observe Advent season. Don't forget the Advent wreath and even perhaps an Advent calendar.

Know of my thoughts, prayers, and best wishes for you and yours this Thanksgiving, Christmas, New Years and, of course, Advent season.

Fr. Joseph H. Callahan

COVER PICTURE: This church, located in Rodne, Czech Republic, dates from the end of the 13th century.

Main Chapel of the Capucian graves in BRNO, Czech Republic

The plaque on the left translates to: "What you are - we were"

The plaque on the right translates to: "What we are - you will be"



• • • • •



Established in 1869 on the grounds of Vysehrad Castle in Prague, Czech Republic, the Vysehrad cemetery is the final resting place of many composers, artists, sculptors, writers, and those from the world of science and politics.



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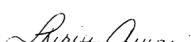
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I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).

PS Form 3526, July 2014 (Page 3 of 4)

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In Appreciation

St. Ludmila Society #7, St. Louis, MO - Thank you for helping my parents with the tuition to Priory High School. I will be able to learn more about my faith and be closer to God because of your generosity."

Sincerely, Isaac Lee

St. Ludmila Society #7, St. Louis, MO - "I would like to express gratitude for the grant. Your help was incredibly generous. I am looking forward to starting my freshman year at Cor Jesu Academy."

Sincerely, Tabitha Lee

St. Louis, MO - "Along with my children's notes of gratitude for your generosity, my husband Richard and I wish to thank you as well. The grant is a help, especially with the cost of Catholic education. Bless you for helping support my Catholic education!"

Sincerely, Irene Lee

Society #145, Cleveland, OH - "I would like to thank the CCU Life Czech Catholic Union for the 2019 college grant that I received. I will be putting it to good use as it will help me pay for my books and tuition this coming up semester at St. Xavier University. I will be studying communication sciences and disorders to become a speech pathologist. It is very much appreciated. Thanks again!"

Nicole Fleck

St. Andrew Abbey, Cleveland, OH - "On behalf of the monks of St. Andrew Abbey, thank you for your generous contribution. Your donation allows us to continue to live by and preserve our defining characteristics of "Ora et Labora" and community. We thank you again for your commitment to St. Andrew Abbey. As St. Benedict says in his Holy Rule, be sure that in "all things God may be glorified." God Bless you all."

Peace, Rt. Rev. Gary Hoover, OSB Abbot

National Czech & Slovak Museum & Library, Cedar Rapids, IA - "On behalf of the board of directors, members and staff at the National Czech & Slovak Museum & Library, I would like to personally thank you for your contribution. Please know how much we appreciate your financial support of the museum and our programs. The NCSML is extremely vibrant and growing. Gifts such as yours allow us to continue to deliver our mission. We are very grateful."

Yours truly, Cecilia Rokusek,
Ed. D., M.Sc., RDN President & CEO

St. Ludmila Society #46, Omaha, NE - "Thank you for the scholarship. I intend to use it for my college tuition. I am so excited for college and can't wait! I look forward to helping others while I am there! Thank you for helping support my Catholic Education."

Sincerely, Lia Rose Reckmeyer

ORGAN DONATION COMMON QUESTIONS

Though 95% of adults support organ donation, only 58% are actually signed up as donors, according to organ.donor.gov. Much of this likely stems from hesitation due to concerns about the level of care people may receive in an emergency situation, as well as how their organs (and bodies for that matter) will be used.

Who can be a donor?

While many people think they aren't able to donate organs because of age or medical conditions, organ.donor.gov explains that all people should consider themselves potential organ and tissue donors - regardless of age, health, race or ethnicity. Organ health is the most important factor. Doctors will examine your organs and determine whether they are suitable for donation. Only few conditions would absolutely prevent a person from becoming a donor - such as active cancer or a systemic infection.

In Ohio, all people obtaining or renewing a driver's license or ID card will be asked if they would like to be an organ, eye and tissue donor. Parental or guardian consent is required if a child under the age of 18 dies and becomes eligible to donate.

How will my organs be used?

According to Lifebanc, Northeast Ohio's nonprofit organ and tissue recovery organization, organs from donors will first and foremost be considered for use for transplantation. Transplanting to save lives is the priority. If, however, the organ is not able to be used for a transplant, it can legally be considered for use in research. However, there are strict rules and procedures for doing so.

Will my care be compromised?

The medical team attempting to save your life in an emergency situation is different than the transplant team. According to organdonor.gov, only after brain death has been confirmed (which is more than a coma) and the time of death noted, can organ donation become a possibility.

Can I still be embalmed and have an open casket?

An open casket funeral is usually possible for organ, eye, and tissue donors. Organs and tissues are recovered by a team of skilled clinicians in a manner that respects a family or donor's funeral wishes, including an open-casket viewing.

Christina M. Hronek

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(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.



SVICKOVA (BEEF SAUERBRATEN)

Marinate:

- 1 large onion, sliced
- 2 stalks celery, chopped
- 1 carrot, sliced
- 1/4 cup vinegar
- 1-1/2 cups water
- 1 Tb. Salt
- 6 Allspice
- 10 peppercorns
- 2 bay leaves

Boil together all above ingredients; cool. Have ready 4 to 5 lbs boneless rump or chuck roast. Pour vegetables and marinade over meat, and refrigerate for 2 days. Butter roasting pan. Remove meat from marinade and put in pan. Put 2 Tb. butter over top and bake at 350° in a covered pan for 1 hour. Add some vegetable and part of strained juice. Cover and roast until tender. Strain brine; add more juice or water to brine for gravy. If you want it less sour, use water. Beat 4 Tb flour with 1 pint sour cream and add to brine to make gravy.

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ROHLICKY (VANILLA HORNS)

- 2 1/4 cups flour
- 1/2 lb. butter
- 1 cup powdered sugar
- Grated rind of one lemon
- 3/4 cup (4 oz.) ground almonds
- 1 tsp. vanilla
- 2 egg yolks

Mix flour and butter as for pie crust. Add rest of the ingredients and mix thoroughly. Take a piece of dough about the size of a walnut and roll into a triangle. Form horns from this and bake at 350 degrees until light brown. While horns are warm, roll in vanilla flavored powered sugar.

These horns may be tied with bright ribbon and hung on the Christmas tree.

FOODS INVENTED IN THE 1960'S

Cap'n Crunch
Cereal
Cheese in a Can
Cool Whip
Doritos
Fondue
Gatorade
Instant Mashed
Potato Flakes
Instant Oatmeal
Lucky Charms Cereal
Pop-Tarts
Spaghetti-Os



Pringles
Sprite

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MEMBERS WE DO NOT HAVE ADDRESSES FOR:

Society	Name	Last Known Location
2	Francis Adamec	Littleton, CO
18	Linda Doser	Palm Beach Gardens, FL
143	Pamela Hejhal	Willowbrook, IL
18	Julie Mate	Schaumburg, IL
7	Joseph Mica	McLean, VA
117	David Orr	Oaklawn, IL
117	Daniel Orr	Oaklawn, IL
119	Andrea Schminkey	Cedar Rapids, IA
119	Debra Stark	Cedar Rapids, IA
7	Melanie Treglown	Evergreen Park, IL
117	James Zelenka	Date Park, FL

IF PAPERWORK FROM OUR OFFICE IS SENT TO THE PARENTS, WE STILL NEED ADDRESSES FOR ALL CHILDREN/GRAND-CHILDREN/GREAT-GRANDCHILDREN



CCU LIFE - ANNUITY/IRA

Annuity Rates are set at 3% for members and 2% for non-members on new business with a guarantee of 2%.

Annuity/IRA's issued prior to 1-1-2019, the interest rate is 3% for members and non-members are receiving the guaranteed rate per their annuity contract.

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

I Know Something Good About You

Wouldn't this old world be better
If the folks we meet would say,
"I know something good about you!"
And then treat us just that way?
Wouldn't it be fine and dandy
If each handclasp warm and true
Carried with it this assurance,
"I know something good about you!"
Wouldn't life be lots more happy,
If the good that's in us all
Were the only thing about us
That folks bothered to recall?
Wouldn't life be lots more happy,
If we praised the good we see?
For there's such a lot of goodness
In the worst of you and me.
Wouldn't it be nice to practice
That fine way of thinking, too?
You know something good about me!
I know something good about you!
(Author Unknown)

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NOVEMBER 11

God Bless Our Veterans!!

For over 200 years the members of our armed forces have protected our freedom and made it possible for America to grow in wisdom and strength. We're proud to join with the community in saying "Thanks" to our vets and their families.



INCOMING

NOVEMBER 17

November 17 is not at all just an ordinary day in the Czech Republic - it is a state/public holiday - the Day of a Struggle for Freedom and Democracy.

On October 28, 1939, the anniversary of the independence of the Czechoslovak Republic, Czech students took to the streets to protect against Nazi occupation. Shots were fired into the crowd. Student leader Jan Opletal was seriously wounded and later succumbed to his injuries. His funeral became a huge demonstration against the occupiers. A violent reaction swiftly followed. On the night of November 16, the Nazis closed down Czech universities. Soon afterward, nine students were executed and 1,200 were sent to Sachsenhausen concentration camp. Before the war had ended, November 17 had been named international day of students.



November 17, 1939

November 17, 1989

Exactly 50 years later, on November 17, 1989, around 15,000 students gathered in Prague to honor the memory of Jan Opletal. The Communists had granted permission for a procession that would end at the national cemetery at Vysehrad. Despite instructions from police, students continued on into the centre of Prague to voice their opposition to the anti-reform policies of the Communist leadership and demanded the resignation of the country's communist government.

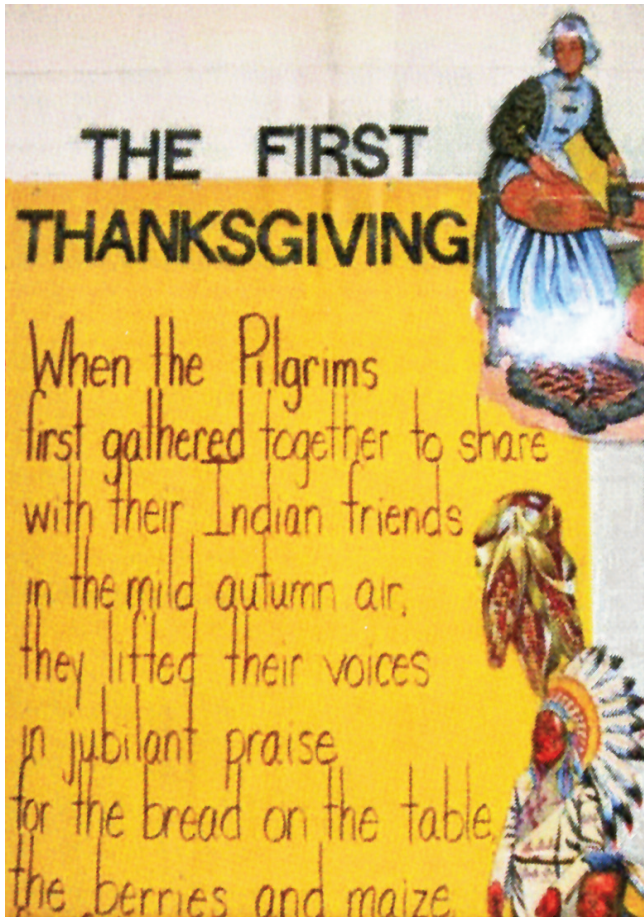


Following a brutal police crack-down on unarmed student demonstration in Prague on that day, thousands of people took to the streets, asserting their desire for change.

The Communist Party of Czechoslovakia finally announced on November 28 that it would step out. As a result, the first democratic elections since 1946 were held in June 1990 and brought the first completely non-communist government to Czechs and Slovaks in over 40 years.

November 17, 1989 set in motion the Velvet Revolution which led to the peaceful overthrow of the communist regime in Czechoslovakia.

HAPPY THANKSGIVING STATSTNY DIKUVZDANI



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Thanksgiving Is

*Thanksgiving is
a time of gratitude to God, our Creator and Provider,
whose guidance and care go before us...
and whose love is with us forever.*

*Thanksgiving is
a time to reflect on the changes,
to remember that we, too, grow and change
from one season of life to another.*

*Thanksgiving is
a time of changing seasons, when leaves turn golden
in Autumn's wake and apples are crisp
in the first chill breezes of fall.*

*Let us remember the true meaning of Thanksgiving.
As we see the beauty of Autumn,
let us acknowledge the many blessings which are ours...
let us think of our families and friends..
and let us give thanks in our hearts.*

-Author Unknown

“Thanksgiving, after all, is a word of action.”

-W.J. Cameron

(Canadian, achieved fame for his African Big Game/Medical Safari)



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TRIVIA

The word “turkey” apparently comes from Christopher Columbus, who thought he was in India and dubbed the large bird a “tuka” (an Indian term for peacock).

The NFL first staged a Turkey Day game in 1920. The Detroit Lions and Dallas Cowboys became the yearly hosts.



The Macy's Day parade in New York began in 1924, using live animals instead of giant balloons.

Thanksgiving sparked the first TV dinners. In 1953, Swanson had 260 tons of excess turkey. They then came up with the frozen-tray idea.

120 YEARS

ST. JOSEPH SOCIETY NO. 156

In 1899 a small group of Czech immigrants living in the Broadway E. 55th or Ziskov Area met in Cleveland, Ohio with the idea of founding a fraternal and benevolent society. Being new to the United States they were hesitant about taking out insurance with a commercial company in the event of the death of a family member. Thus, St. Joseph as well as all other death benefit societies of all nationalities were founded. Each member contributed a per capita tax upon the death of a fellow member. Needless to say this was not a very business-like procedure.

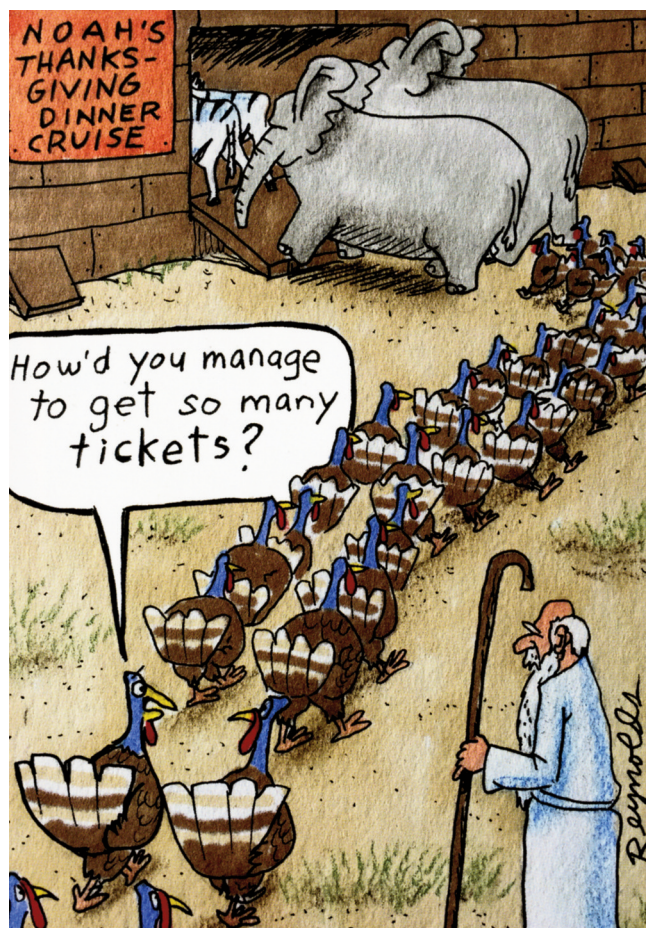
St. Joseph Society also aided any worthy project whether religious or civic in nature. Citizenship classes were organized. A singing and dramatic society was formed at Our Lady of Lourdes Church mainly by St. Joseph members. St. Joseph members likewise formed the nucleus of the Catholic Sokol or Orel at Our Lady of Lourdes.

When the First World War broke out, St. Joseph members along with other societies worked with the National Alliance of Czech Catholics in providing men and supplies for the cause of Czech and Slovak Independence.

As the Czech and Slovak settlers moved from Ziskov to Fleet (Karlín), E. 131st, and Maple Heights, the membership also became scattered. The Depression also had an effect upon the strength of the membership. The State of Ohio Insurance Department insisted that all policies be based on sound actuarial practices. During the 30's, the Cleveland Men's Union under the leadership of Msgr. Oldrich Zlamal and Chas. J. Hronek merged into the Czech Catholic Union which was basically a women's organization founded in St. Wenceslaus Parish (E. 37th & Broadway) in 1879. This was most fortuitous for the society due to the sound fiscal policy of the women under Marie Kral of Chicago and Anna M. Veverka of Cleveland.



St. Joseph Society – March 1947



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Stamp Korner

Jindrichuv Hradec
10 hallers = \$.02



Jindrichuv Hradec castle buildings, located in the South Bohemian Region of the Czech Republic, is the 3rd largest historical castle complex in the Czech Republic. This complex was proclaimed a national cultural monument in 1996.

ST. NICHOLAS (SV. MIKULASE)

The feast of St. Nicholas (or sv. Mikulase) is enthusiastically celebrated in the Czech Republic. On the eve of the feast day, December 5th, St. Nicholas comes to visit children with both a devil and an angel to accompany him.



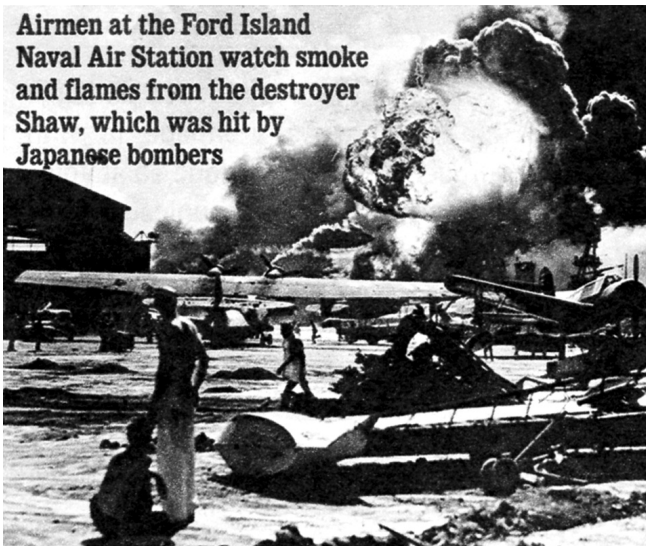
JOSEF LADA

St. Nicholas, dressed in a bishop's habit, first quizzes the children by asking them to recite poems or songs before asking them whether they have been naughty or nice. The devil is given the authority to scare them, while the beautiful angel counters his threats. Finally, St. Nicholas gives children a small gift, usually sweets and fruit, if they promise to be good. Disobedient children on the other hand, receive either a potato or a piece of coal. Children need not worry if they didn't see St. Nicholas. All they have to do is hang a stocking in the window and then after dark, St. Nicholas will come and fill it with presents.

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PEARL HARBOR - DECEMBER 7, 1941

**Airmen at the Ford Island
Naval Air Station watch smoke
and flames from the destroyer
Shaw, which was hit by
Japanese bombers**



FEAST OF IMMACULATE CONCEPTION



DECEMBER 8

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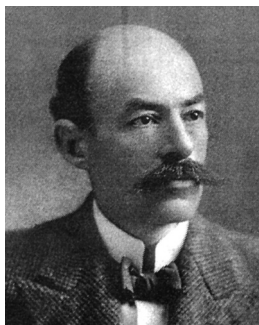
The Christmas Wafer

The word Bethlehem means "The House of Bread." The breaking of bread is a sign of charity, unity, and friendship. Religious family customs bring the truths of Faith into the home. One of these beautiful Christmas Eve customs is the Christmas Wafer. The thin Wafer bearing the Christmas characters is broken by the father as the head of the family and distributed to each member. With a simple prayer for God's grace and the welfare of the present and absent members of the family, the father breaks the Wafer and distributes it, a piece to each one at the table. While doing so he kisses each member of the family and wishes them a joyful feast. The members then greet one another in the same way.

The spiritual lesson in this age of old custom is the family, the main pillar of society. The bond of unity is the Christ-like charity that should exist amongst the members of the family. The father is the link in the unbroken chain of One Body, one Bread, one Christ and one Church. The family joins him in this eternal procession no matter where they are. For there is a universal longing by men to be always with one another with God.

All this brings to mind clearly our charity for one another, to seek salvation together. Family customs remind us that we seek and obtain salvation with the help of others at all times.

FRIEDRICH FIGNER



Friedrich Figner was born on December 2nd, 1866. He was a Czech-born entrepreneur, cinema and music pioneer mostly in South America. He was Jewish emigrant, who lived in the United States and landed in Brazil in 1891. Friedrich established the first commercial recording company in Brazil and also founded the

first Brazilian factory of phonograph records. In 1896, he filmed in Argentina what are now considered the first three films of the country. Friedrich Figner died on January 19, 1947.

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JOSEF LADA

Josef Lada, a Czech painter, illustrator and writer, was born on December 17, 1887 in Hrusice, Bohemia. At the age of 14 he began to learn house painting and theater decorating. A year later he became an apprentice in the bookbinding trade in Prague. In 1906, he became a regular student at the Art and Industrial School. In 1907 Lada met Jaroslav Hasek whose novel, Good Soldier Svejk, he later illustrated. Between 1908 and 1940, his reputation grew not only in his native country, but abroad. His works were exhibited in Paris, Vienna, Berlin, Geneva, Venice, Rome, Stockholm, Moscow and China.

Lada's lifelong focus on childhood experiences, children's outdoor games, fairy tales, animal stories, seasonal observations, traditional holidays and human follies, guarantees that his drawings will continue to be published.

In 1947, Lada was awarded the official rank of "National Artist" by the Czechoslovak government.

Josef Lada died on December 14, 1957 in Prague and is buried at Olsany Cemetery.



Good Solider Svejk



Bust of Josef Lada in Hrusice

CZECH SUPERSTITIONS



Some foods, plants and spices are closely linked with various superstitions. Garlic is believed to grant its eaters protection and strength, which is why Czechs do not forget to include garlic in their Christmas dinner. People usually prepare a bowl of garlic and put it under their dinner tables.

A pot of honey is put under the dinner table, for it is believed that honey provides protection against evil forces.



Eating mushrooms on Christmas will give you strength and health.

People dip bundles of grain in Holy Water and they sprinkle them over their homes on Christmas Eve, for they believe this practice will prevent their homes from fires in the coming year.



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VANOCNI STROM (CHRISTMAS TREE)

The first lighting of a Christmas tree was in 1812 in the Prague villa of the Theater of the Estates. Thirty years later, they were being sold commonly and were referred to as Christ's trees. They first caught on among wealthy Czech families and started appearing in Moravia around the turn of the 20th century. The custom made its way to the Czech lands from Germany, where

it had spread from town to town in the 17th and 18th centuries. In the 19th century and to the middle of the 20th century, Christmas trees were mainly fir. Nowadays, due to its scarcity, the trees are mainly the sturdier spruce and pine.



CHRISTMAS TRIVIA

The Statue of Liberty was given to the United States by the French on Christmas Day in 1886. The towering sculpture weighs a whopping 225 tons.

In 1914, during World War I, there was a Christmas truce in the trenches between the British and Germans. The two sides took it easy for a day and instead exchanged gifts across a neutral no-man's land, played soccer and even decorated their shelters.

The tree traditional colors of most Christmas decorations are red, green and gold. Red generally stands for the blood of Christ, green symbolizes life and rebirth and gold represents royalty and wealth.

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10 FREE GIFTS FOR CHRISTMAS

(You Don't Even Have to Shop for Them!)

1. The gift of LISTENING - Why not give this valuable gift to someone who lives alone? And you must really listen. No interrupting, no daydreaming, no planning your responses. Just listen.

2. The gift of SIGNS OF AFFECTIONS - Be generous with your hugs, kisses, and gentle squeezes of the hand. Let these tiny actions demonstrate the love inside YOU.

3. The gift of a NOTE - It can be as simple as "I love you" or as creative as a sonnet. Put your notes where they will surprise your loved ones.

4. The gift of LAUGHTER - Just cut out a cartoon, save a clever article. Your gift will say, "I love to laugh with you."

5. The gift of a COMPLIMENT - A simple "You look good in blue" or "I like your hair" or "Good supper, honey" can be of greatest value to those who may feel they are being taken for granted.

6. The gift of a FAVOR - Help with the dishes, clean out the basement, etc.

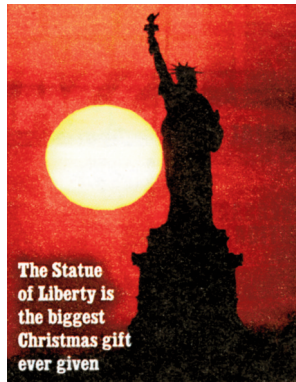
7. The gift of LEAVING ALONE - There are times in our lives when we want nothing better than to be left alone. Become more sensitive to those times and give solitude.

8. The gift of a CHEERFUL DISPOSITION - Try to be cheerful around those you love especially.

9. The gift of a GAME - Offer to play your loved one's favorite game. Even if you lose, you'll be a winner.

10. The gift of PRAYER - Pray for those on your Christmas list and let them know that you pray for them. Praying for someone is a way of saying, "You are so special to me that I talk to God about you."

Czech Catholic Club
Dallas, TX



A CZECH CHRISTMAS CAROL

VESELE VANOCNI HODY

(CHRISTMAS HAPPINESS BEGINS)

Vesele vanocni hody zpivejte ditky, koledy.
O tom, co se v skutku stalo, ze se
lidem narodilo, Detatko.

Translation:

Christmas happiness begins.
Children sing Christmas carols
About what really happened;
That a little baby was born to the people.



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"Speeding, failure to stop at a red light,
failure to yield, parking in a hospital zone...
WOW. Now who's on whose list?"

THE GOLDEN PIG

The Czech tradition of the Golden Pig, which is really the first star, represents the star of Bethlehem.



On Christmas Eve night, the family will all gather around the table and stay standing for the traditional prayer which we say in Czech. Everyone is then seated except for Grandpa who remains standing to serve the soup, which begins the meal. Grandpa serves himself first, then Grandma and so on, until the youngest child is served. The older family members are served first, because they have been celebrating Jesus' birth longer than the children. It also is done to show respect to our elders. When all the family is served, an empty setting is placed for the zabracek, which is a poor person or orphan.

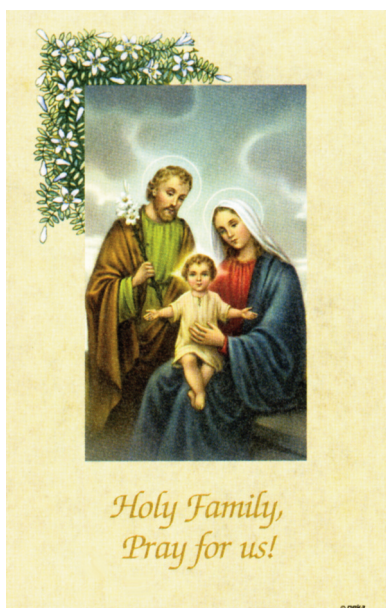
The placing of whiskey, honey, and krupicka (cream of wheat) is a must on the supper table, because they were gifts given to Jesus by the shepherds. The rest of the meal follows, which is fish, potatoes, corn, and varmuza (a soup made of green peas, raisins, and a prune sauce) along with a beverage such as beer or tea. After all the family is done with their meal, a bottle of whiskey is passed around the table for everyone to take a sip, to conclude the ritual.

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"When we recall Christmas past, we usually find that the simplest things-not the great occasions-give off the greatest glow of happiness"

-Bob Hope

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1951 INDEPENDENT COMPARATIVE REPORT

The following is an INDEPENDENT ANALYSIS comparing the CZECH CATHOLIC UNION with the 20 oldest and largest insurance concerns in the United States. A favorable comparison of these factors is certainly indicative of good general management. From the analysis, this organization occupies a prominent position among the largest Life Insurance Companies from the standpoint of management, policyholders' service and financial stability.

FINANCIAL STABILITY:



A wide margin of assets over liabilities is a significant safety factor. This indicates financial soundness and a Company's ability to meet all obligations as they become due.

Assets for each \$100 of liabilities as of Jan. 1, 1951

Aetna Life Insurance Company	\$108.83
Bankers Life Company of Iowa	106.44
Connecticut General Life Insurance Company	108.47
Connecticut Mutual Life Insurance Company	107.54
Equitable Life Assurance Society, New York	106.72
John Hancock Mutual Life Insurance Co.	109.78
Massachusetts Mutual Life Insurance Co.	106.29
Metropolitan Life Insurance Company	106.40
Mutual Benefit Life Insurance Co., N. J.	103.27
Mutual Life Insurance Company of New York	109.46
New England Mutual Life Insurance Company	107.36
New York Life Insurance Company	107.63
Northwestern Mutual Life Insurance Company	106.90
Penn Mutual Life Insurance Company	105.94
Phoenix Mutual Life Insurance Company	106.79
Provident Mutual Life Insurance Company	107.17
Prudential Insurance Company of America	105.62
Sun Life Assurance Company of Canada	107.06
Travelers Insurance Company	112.50
Union Central Life Insurance Company	104.59

AVERAGE 20 LARGEST LIFE COMPANIES	\$107.04
CZECH CATHOLIC UNION	\$165.14

GROSS SURPLUS: Per \$100 of Net Reserve.



A large surplus ratio means ability to take emergencies "in stride". It is the acid test of excellence; shows the amount of excess funds to net reserve.

AVERAGE 20 LARGEST LIFE COMPANIES	\$8.49
CZECH CATHOLIC UNION	\$65.37

LIQUIDITY: Assets in Cash, Bonds and Stocks for each \$100 of Liabilities.



A large amount of liquid assets enables an insurer to meet current obligations for any emergency that may arise.

AVERAGE 20 LARGEST LIFE COMPANIES	\$74.19
CZECH CATHOLIC UNION	\$150.11

NET INTEREST RATE, Earned on Mean Ledger Assets



The net rate of interest is peculiarly significant in life insurance. Interest income above the rate guaranteed to policyowners is a significant source of earnings.

AVERAGE 20 LARGEST LIFE COMPANIES	3.04%
CZECH CATHOLIC UNION	3.97%

STATEMENT AS OF DECEMBER 31, 1950

Assets	Liabilities	Gross Surplus
\$2,447,899	\$1,482,304	\$965,595
Net Reserve	Insurance in Force	
\$1,477,027	\$5,221,781	



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www.czechccu.org
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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



**TO ALL MEMBERS OF
THE CZECH CATHOLIC UNION**

**VAZENI KRAJANE,
Z HLOUBI SRDCE,
VAM PREJEME SPOKOJENE
VANOCE
A USPESNY NOVY ROK**

**WE WISH YOU FROM
THE HEART A
MERRY CHRISTMAS &
PROSPEROUS NEW YEAR**

**FROM THE OFFICERS,
DIRECTORS, AND STAFF**



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
Gladys Bigott	Chicago, IL	St. Ann	3	03-01-1940	11-28-2018	83
Barbara Bellisario	Cleveland, OH	St. Ann	11	04-01-1983	05-22-2019	76
Eleanor Hrody	Chicago, IL	Home Office	145	11-01-1946	05-02-2019	97
Mary A. Hees	Cleveland OH	St. Ann	1	02-01-1933	06-15-2014	86
Edward Balata	Cleveland, OH	St. Elizabeth	10	07-01-1947	07-01-2019	79
William Hronek	Cleveland, OH	St. Joseph	156	04-01-1945	07-01-2019	74
Alice Miller	Cleveland, OH	St. Ann	11	07-01-1938	07-10-2019	98
Antoinette Smith	Omaha, NE	St. Ludmila	46	12-01-1935	06-02-2011	94
Hana Svejda	New York, NY	St. Ludmila	2	01-01-1988	08-01-2019	73
Elizabeth Johnson	Chicago, IL	St. Ann	18	12-01-1947	08-31-2019	72
Wayne Marik	Cleveland, OH	St. Joseph	156	06-01-1948	06-22-2019	75
Stanley Zach	Chicago, IL	St. Ann	18	07-01-1938	09-08-2019	88

TOTAL DEATH CLAIMS PAID IN 2019 \$136,443.00



VÁNOCE. STĚDRÝ DEN
CHRISTMAS. A JOYOUS DAY