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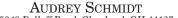
email: insurance@czechccu.org website: www.czechccu.org

President



Secretary

Jane M. Milczewski 8704 Broadview Rd., Broadview Hts., OH 44147



5349 Dolloff Road, Cleveland, OH 44127

Directors

CYNTHIA KVETON 4029 Holly Hills, St. Louis, MO 63116

Karla Mahoney 209 Gould Avenue, Bedford, OH 44146

Maryann Langevin 33429 Crestwell, Sterling Heights, MI 48310

RICHARD PROSPAL 312 Nancy Circle, Brunswick, OH 44212

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Joseph A. Kocab 4501 Cullen Drive, Cleveland, OH 44105

Chaplain

REV. JOSEPH CALLAHAN Our Lady of Lourdes Parish 3395 East 53rd Street, Cleveland, OH 44127

Actuary

STEIMLA & ASSOCIATES, INC. 2867 Gypsum Circle, Naperville, IL 60564

Editor

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

President's Message

Members of CCU Life,

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

The 3rd quarter of 2019 proves to be positive and a good sign for a healthy year end. More on the year end financials will be forth coming once the Annual Statement has been completed. Look for a complete financial report in the May-June 2020 Posel.

By now all of you have received your 2019 Dividends. At the start of a new year it is a good time to review your insurance in force with CCU Life. Take the time to make sure your beneficiary is up to date, make any necessary name changes or even change of address. Should you have any questions, or need any other assistance just contact the Home Office.

> Fraternally, Theresa Aveni President

A CZECH NEW YEAR'S CELEBRATION

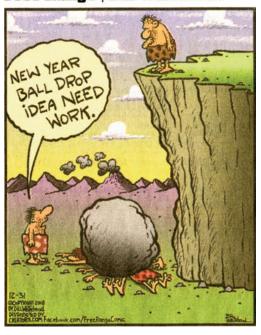
As in other parts of the world, New Year's Eve in Czech Republic is a night of merrymaking with family and friends, but the traditional New Year's Day feast would not fill Americans with eager anticipation. The ear or jowl of a hog must be eaten! These cuts of pork are served with marinated horseradish and apples, for the superstition is that this menu will insure happiness in the ensuing year.

In olden times, it was the custom for village boys to go around a week later in groups of three, each dressed in long robes and paper crowns to represent the Biblical "Three Kings." They scrawled their initials in chalk on doors and walls: K for Kaspar, M for Melchior, and B for Balthazar. The houses they marked with these initials were supposed to be protected against misfortune for a year. The "Three Kings" received candy and apples or money from those they protected.



PRAGUE NEW YEAR'S EVE

Free Range | Bill Whitehead



OUR LADY OF LOURDES

HYMN TO OUR LADY OF LOURDES

K. P. M. LURDSKE

Aj zvony se rezpely v milostny cas A hlaholem pozdravu pronika hlas. Ave, Ave, Ave, Maria, Zdravas, Zdravas, Zdravas, Maria.

Sla Bernardka divenka za reku dal, A podel ni hned andel pruvodce stal. Ave, Ave, (repeat last two lines above)

To Our Lady of Lourdes

Ah the bells ring out in the beloved hour And with a peal a voice pierces the greeting Ave, Ave, Ave Maria Hail, hail, hail Maria

The girl Bernadette went beyond the river, And along it at once a guiding angel stood Ave, ... Hail, ...

Feastday is February 11th.



KISSING ON NEW YEAR'S

According to historians, in midwinter the ancient Romans would celebrate the end of planting season by honoring Saturn, the god of agriculture, liberation



and time, with a weeklong festival of Saturnalia. Many of today's Christmas and New Year's traditions can be traced back to this celebration of Saturnalia, during which people would decorate their homes with wreaths, give gifts, stop working or conducting business, partake in lots of food and wine and engage in general

merrymaking (which included kissing and less pure activities).

The notion of kissing for good luck has a few origins. Europe's masquerade balls allowed men and women to indulge their sexual proclivities with persons of whatever sex and class they chose. When people took off their masks, they would kiss the first person they saw as a way of cleansing themselves from any evil forces.

Later on, English and German folklore held that it was the first person with whom a person came in contact that dictated that year's destiny. Over time people may have begun to take a proactive approach by kissing someone they knew and liked at the first moment of the New Year.

In Scotland, the tradition is for revelers to kiss everyone in the room, so no one gets left out.

Then there are some people who hide in their room so they do not have to partake in any of this.

Ha, ha!!! Happy New Year to All!

Saints Cyril And Methodius

Born in the 9th century. Missionaries of Greek origin. Patrons of Moravia and of all Slavic nations.

St. Cyril died in 869.

St. Methodius died in 885.

Feastday is February 14.



Be my Valentine

Valentines greetings date back to the Middle Ages, when lovers said or sang their Valentines. The oldest Valentine in existence was made in the 1400s and is in the British Museum.

Paper Valentines were exchanged in Europe where they were given in place of valentines gifts. In the early 1800s, Valentines began to

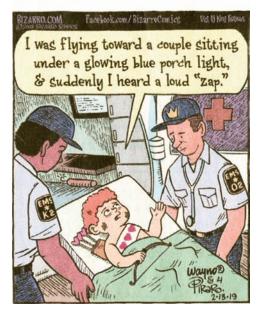


be assembled in factories. Early manufactured Valentines were black and white pictures painted by workers in a factory. Fancy Valentines were made with real lace and ribbons, with paper lace introduced in the mid 1800s. By the end of the 1800s, Valentines were being made entirely by machine. In 1850, Esther Howland, an American printer and artist was among the first to publish and sell Valentines in the United States.

The Pajama Diaries | Terri Libenson



Bizarro | Wayno and Piraro



PRESIDENT'S DAY

February 17

THERE'S ONLY ONE PRESIDENT WHO...

Became a six-star general: George Washington.

Received a patent: Abraham Lincoln. Earned a PhD: Woodrow Wilson.

Won a Pulitzer Prize: John Kennedy.

Received an offer to play professional football: Gerald Ford.

RASPBERRY FLUMMERY

2 cups raspberries, fresh or frozen*

1/2 cup cold water

1 cup sugar

1/2 teaspoon salt

4 tablespoons cornstarch

- 1. Wash the raspberries. Remove stems and leaves.
- 2. Put berries in a 2-quart saucepan with 1/2 cup cold water. Cover and cook over medium heat until berries are soft, about 10 minutes.
- 3. Mix sugar, salt and cornstarch in a small bowl. Slowly add mixture to berries, stirring. Turn heat to low. Cook, stirring, until mixture thickens, about five minutes.
- 4. Spoon the flummery into pretty glasses. Chill in the refrigerator. Makes 4 servings.

*You can substitute other kinds of berries.

Flummeries were fruit puddings made with berries in George Washington's time.

• • • • •

"My dream is of a place and a time where America will once again be seen as the last best hope on Earth."

Abraham Lincoln

"The man who is swimming against the stream knows the strength of it."

Woodrow Wilson

"If a free society cannot help the many who are poor, it cannot save the few who are rich."

John F. Kennedy

"Tell the truth, work hard and come to dinner on time."

Gerald Ford

• • • • •

IF YOU FIND MISTAKES IN THIS PUBLICATION, PLEASE CONSIDER THAT



THEY ARE THERE FOR A PURPOSE. WE PUBLISH SOMETHING FOR EVERYONE, AND SOME PEOPLE ARE ALWAYS LOOKING FOR MISTAKES!!!

Cleveland, Ohio

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

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.

Cleveland, Ohio



The Home Office parking lot was very full for a couple weeks in late October. The lot was used for storage during the filming of a movie, being filmed in Cleveland from October

21-December 14. The untitled Fred Hampton project stars Oscar nominated Daniel Kaluuya. The movie is the true story of the leader of the Illinois chapter of the Black Panther party who was assassinated in 1969.





Amazing Anagrams

Is it mere coincidence that you can rearrange the letters in the words on the left to get the words on the right?

Dormitory = Dirty room

The Morse code = Here come dots

Slot machines = Cash lost in 'em

Snooze alarms = Alas! No more z's

Eleven plus two = Twelve plus one

Cleveland, Ohio

On November 10, 2019, St. Joseph Society #156 held its Annual Memorial Service remembering the society's departed members. The departed members were: Patricia Ciha, Sarah Hrdlicka, William Hronek, Raymond Kozelka, Wayne Marik, Thomas Matejka and Gertrude Swantek. Members of Patricia Ciha's family were in attendance. Lunch was served after the meeting.



ANNOUNCIAG

At the Executive Board Meeting

held on November 16, 2019, it was unanimously approved that all

Societies of the Czech Catholic Union/CCU Life be billed \$5.00 Society Dues effective January 1, 2020. Members will receive these bills with their dividends.

Society Dues are paid annually and are used for printing and mailing of the Posel and dividends and also for society events.

LIFE LESSONS AND BELIEFS

Lack of courage holds too many people back from having an amazing life.

Trust takes a while to earn and can vanish in a second.

Know, believe and love what you are doing in life and at work

Handwritten notes remain one of the best ways to say "thank you."

Regrets cannot exist if you feel you are making the best decision at the time.

Success is harder to sustain than to achieve.

Work smart and you will work less.

There is no better feedback tool than the mirror.

Every day we have a golden opportunity to make a difference and change the world.

You can't measure success before you define it.

Can I prepare my own estate planning documents?

Can you prepare your own estate planning documents (i.e. Healthcare Power of Attorney, Financial Power of Attorney, Will, Trust)? Yes, you can, but the question is should you do this?

Anyone can find anything on the internet nowadays and "services" such as Legal Zoom and others appear to make it even easier to DIY your estate plan. When you create an estate plan, you are making critical decisions regarding who will decide what medical treatment you receive, who will have access to your money, who will take care of your children when you pass and who will receive your life-savings when you pass? How do you know the DIY estate plan you have created is correct? Have you considered all of the pros and cons of your decision?

When I meet with clients to prepare their estate plan, they often remark, "well, I didn't think of that." What factors need to be considered when choosing your child's guardian? Is it wise to automatically choose your oldest child as your power of attorney? What are the pros and cons of co-powers of attorney? What if your selected power of attorney cannot serve? What are some options to provide your children with their inheritance, but keep them from squandering it?

The most important part of creating an estate plan is proper consideration of your options and making sound decisions. Failure to make a good decision can result in discord among family members, mismanagement of assets, at best, and court lawsuits and stealing of assets, at worst.

As tempting as it is to just DIY your estate plan, with such important decisions at stake, it is imperative that you use qualified legal counsel to assist you. This is especially true since once a deficiency is found in your estate plan, it may be too late to make changes.

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%

Union and has graciously offered to extend a 10% discount to any of our members who mention this article.



KVETONA POLIVKA (CAULIFLOWER SOUP)

6 cups water

3 chicken bouillon cubes

 $3 \ \mathrm{cups} \ \mathrm{cauliflower} \ \mathrm{rosettes} \ \mathrm{which} \ \mathrm{have} \ \mathrm{been} \ \mathrm{soaked}$ and rinsed thoroughly

3 carrots, sliced thinly

Salt and pepper to taste

Roux made from 3 tbs. butter and 3 tbs. flour

Boil the water, boullion cubes, carrots and cauliflower together for 8 to 10 minutes. Meantime, make the roux with the butter and flour, and add to first mixture. Allow to thicken, by boiling. Then season and serve.

DOBRE CHUTNANI (BOHEMIAN PANCAKES)

2 eggs, well beaten

1 cup lukewarm milk

1/2 oz. yeast cake dissolved in a little lukewarm milk 1/2 t. salt

Grated rind of 1 lemon

1 T. sugar

1 1/4 cup flour

Put flour, sugar, salt and lemon rind in a bowl. Add well-beaten eggs and the milk. Mix well. Add the dissolved yeast. Beat thoroughly and let raise in a warm place for 1-2 hours.

Lift the dough by spoonfuls carefully from the top of mixture so as not to disturb the remainder. Spread on greased griddle and bake slowly so the batter rises. Turn and bake the other side. Place pancakes singly on a plate and add a topping of your choice, or just powdered sugar. Sokol Detroit News

PAJSL (SOUR HEART)

1 beef or calf heart

2 - 3 bay leaves

1/2 onion

3 - 4 peppercorns

1/2 pt. sour cream

2 tbs. flour

Cook beef heart in boiling water, add onion peppercorns and bay leaves and cook for about 30 minutes. Remove heart and cut into cubes. Set aside. Mix flour and sour cream and add to reserve broth. Add also 1/4 tsp. vinegar. Add the cubed heart pieces.

ORECHOVA BABOVKA (CZECH NUT CAKE)

12 egg yolks

15 egg whites

1/2 lb. ground walnut meats

1 cup powdered sugar

1 tsp. vanilla

3 tbs. bread crumbs

Pinch of salt

Beat egg yolks until fluffy. Add powdered sugar and beat well. Fold in ground nuts, bread crumbs and salt. Add vanilla. Beat egg whites until very stiff. Fold into first mixture. Bake in tube pan or 3 9-inch cake pans which have been greased and floured. Bake for 20 to 25 minutes at 350 degrees.

Frosting:

3 egg yolks

1/2 lb. sweet butter

1/2 lb. milk chocolate, melted

Beat egg yolks, butter and cooled chocolate about 15 minutes with electric mixer. It should get very light in color. Refrigerate cake when frosted or store in a very cool place.

BROKEN HEART SYNDROME

Broken heart syndrome happens when, under extreme stress, the heart changes shape as the left ventricle weakens, causing part of it to balloon out. Symptoms can mimic a heart attack, but the American Heart Association (AHA) says an electrocardiogram can show a distinct difference. "In broken heart syndrome, symptoms occur suddenly after extreme emotional or physical stress," the AHA says. Most patients survive when under a doctor's care. The AHA recommends testing for those who feel chest pains while dealing with emotional trauma or depression.

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After God created 24 hours of alternating darkness and light, one of the angels asked him, "What are you going to do now?" God said, "I think I'm going to call it a day."

ATTENTION GRADUATING SENIORS

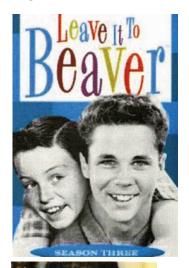
Czech Catholic Union/CCU Life has Membership in OFA (Ohio Fraternal Alliance). As a member of OFA, our Graduating seniors, residing in the State of Ohio, are eligible for the OFA Scholarship.

The application is on pages 10-11.

DON'T DELAY - DEADLINE IS MARCH 27, 2020.

TV CLASSICS

The University at Buffalo Research Institute On Addictions found that re-watching favorite shows could restore willpower (something you want plenty of to keep your healthy-living goals on track). Researchers believe this is because you don't have to devote as much mental energy to something you've seen already, so your brain can replenish your self-control supply. Plus, feeling nostalgic has been shown to boost happiness.

















LIFE is not measured by the number of BREATHS we take, but by the moments that take our breath away.

SOMETHING TO THINK ABOUT

Psalm 23

The lord is my Shepherd That's Relationship!

I shall not want

That's Supply!

He maketh me to lie down in green pastures

That's Rest!

He leadeth me beside the still waters

That's Refreshment!

He restoreth my soul

That's Healing!

He leadeth me in the part of righteousness

That's Guidance!

For His name sake

That's purpose!

Yea, though I walk through the valley of the shadow of death

That's Testing!

I will fear no evil

That's Protection!

For Thou art with me

That's faithfulness!

Thy rod and Thy shaff they comfort me

That's Discipline!

Thou's preparest a table before me in the presence of mine enemies

That's Hope!

Thou annointest my head with oil

That's Consecration!

My cup runneth over

That's Abundance!

Surely goodness and mercy shall follow me all the days of my life

That's Blessing!

And I will dwell in the house of the Lord

That's Security!

Forever

That's Eternity!

It's definitely true our Lord loves you.

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%, 2 year contract.

Annuity/IRA's issued prior to 1-1-2019, the interest rate is 3% for members. 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.

ST. JOHN NEPOMUCENE

Born March 28, 1811 in Prachatitz, Kingdom of Bohemia. Died due to exhaustion/fatigue on May 1, 1860. The first American bishop to be canonized, 1977.





DIVCI KAMEN CASTLE RUINS

The ruins of the Divci Kamen Castle (Maiden Stone) are one of the largest and best preserved medieval monuments in the Czech Republic. It was a mighty castle back in the 14th-16th centuries. Located north of Cesky Krumlov, the castle was situated on a high rocky hill locked by the waters of the Vltava River and the Kremezsky Stream.



A CZECH SONG

CHALOUPKY POD HORAMI

Cha-loup-ky pod ho-ra mi
Co se to sta-lo sva-mi?
By-ly iste ta-ko-ve hez-ke,
vy na-se cha-loup-ky ces-ke,
Smut-ne ted jed-me sve-tem
Ste-sti je zvad-lym kve-tem,
A-le vy bu-de-te jed-nou pa-trit zas na-sim de tem.

COTTAGES UNDER THE MOUNTAINS

Cottages under the mountains,
What has happened to you?
You were so pretty, you,
Our Czech cottages.
Sadly now we go through the world.
Happiness is a faded flower.
But you will once again belong to our children.



Privacy Commitment to Our Members

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

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

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

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

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

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

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

Ohio Fraternal Alliance 2020 Scholarship Program

The Ohio Fraternal Alliance annually awards a college scholarship to a graduating high school senior up to \$500.

Scholarship applications may be obtained from any Ohio Fraternal Alliance member fraternal home office or contact:

Michael Czarney 440-420-0995 mczarney@hotmail.com

Scholarship Applicant Requirements:

- Applicant must be an Ohio resident. They must be a current youth policy member of a fraternal society, or included in a family member policy that does not have youth policies belonging to the Ohio Fraternal Alliance.
- 2. Applicant must be a 2020 high school graduate.
- 3. Applicant must submit a minimum 150-word essay entitled: How I'm personally involved in my Fraternal Society & its Future.
- 4. Applicant must submit a list of the following activities: Church related activities, local community and volunteer activities, school activities/clubs.
- Applicant must submit a letter of recommendation from a local Fraternal Society officer.
- 6. Essay, all activities, and letter will be judged. Completed application must be dated and submitted by March 27, 2020 and mailed to:

OFA Scholarship Committee Attn: Michael Czarney 1208 Meadowbrook Ct. Amherst, Ohio 44001

Ohio Fraternal Alliance 2020 Scholarship Application

Name:	Date of Birth:
Address (City/State/Zip):	
Telephone: ()	
Email address:	
Your Fraternal Benefit Society:	
# years as a member of your Society:	
Name of High School now attending:	
Name of College you will attend:	
Requirements:	
### 전 :	dent. They must be a current youth policy member of a family member policy that does not have youth ternal Alliance.
2. Applicant must be a 2020 high	school graduate.
AND TAXABLE PARTY OF THE PARTY	m of 150 words on a separate document. ved in my fraternal society and its future!
4. Applicant must submit a list of community and volunteer activities	the following activities: Church related activities, local es, school activities/clubs.
5. Applicant must submit a letter officer.	of recommendation from a local Fraternal Society
6. Return the completed application recommendation from your society	on, essay, list of activities and a letter of ty to:
OFA Scholarship Co	ommittee, Attn: Michael Czarney
	Meadowbrook Ct. nerst, Ohio 44001
Signature of Applicant	Date

This completed application must be postmarked by March 27, 2020

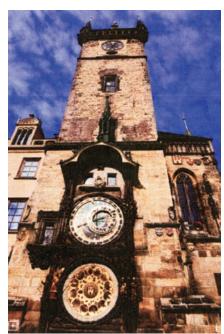
PRAGUE'S ASTRONOMICAL CLOCK

The Old Town Hall with the Astronomical Clock, Horologe (Sundial) was designed by Jan Sindel, a Catholic priest and astronomer, and Mikulas of Kadan, the clockmaker. It was first installed in 1410, making it the third-oldest astronomical clock in the world and the oldest clock still operating.

The main function of the clock back in the days, was to depict the movement of celestial bodies (Sun and the

Moon included) with the idea that time was merely a secondary element.

On the hour, a procession of the Twelve Apostles appears in the window in the upper part. These figures were added in the mid to late 1600s. In the lower part are 12 medallions with the signs of the zodiac, created by Josef Manes.



CZECH TO ENGLISH

(WEEKDAY)

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

SATURDAY

FRIDAY

MESICE	(MONTH)
LEDEN	JANUARY
UNOR	FEBRUARY
BREZEN	MARCH
DUBEN	APRIL
KVETEN	MAY
CERVEN	JUNE
CERVENEC	JULY
SRPEN	AUGUST
ZARI	SEPTEMBER
RIJEN	OCTOBER
LISTOPAD	NOVEMBER
PROSINEC	DECEMBER

Month of ice.
Winter leaving.
Birch sap flows.
Oak leaves open.
Flowers.
Things ripen.
Ripen more.
Sickle-to harvest
Heather blooms.
Stag bellows.
Leaves fall.
To pray.

ZDENEK MILER



Zdenek Miler was born on February 21, 1921 in Kladno, just west of Prague.

Miler as an animator and illustrator, best known for his Mole (Krtek) character and its adventures. He made about 70 films with approximately 50 of them starring his Mole (Krtek). Miler was strongly influenced by the films of Walt Disney. While looking for an animal as his main character, he stumbled over a mole hill during a walk. His first film was "How The Mole Got His Trousers" (Jak Krtek Ke Kalhotkam Prisel), which won a Silver Lion in Venice.

Zdenek Miler died at a nursing home on November 30, 2011. He is interred at the Slavin tomb in Prague's

Vysehrad Cemeterv.

Krtek the Mole was a huge success in Czechoslovakia, Eastern Europe and Germany from the beginning and today Krtek can be seen in over 80 countries.



Zdenek Miler pictured in the Czech Republic, April 4, 1999.

AMADEUS MOZART

Wolfgang Amadeus Mozart was born on January 27, 1756 in Salzburg, Austria. Mozart said of Prague: "Meine Prager verstehen mich."



Mozart believed the people of Prague understood him.

Prague was a city that brought him luck and support, while Vienna was not. Mozart had a deep love of the Golden City and he was quite popular there. Amadeus Mozart died on December 5, 1791.

DEN TYDEN

NEDELE

PONDELI

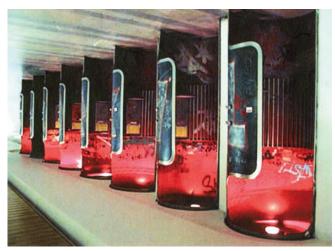
UTERY

PATEK

SOBOTA

STREDA

CTVRTEK



PHONE BOOTHS IN THE CZECH REPUBLIC

FRESH NEW YEAR

Another fresh new year is here
Another year to live
To banish worry, doubt and fear
To love and laugh and give
This bright new year is given us
To live each day with zest
To daily grow and try to be
Our highest and sure best
We have opportunity to right some wrongs
To pray for peace to plant a tree
And sing more joyful songs

TRUMAN'S RANKING OF HIS PREDECESSORS

THE BEST

George Washington Thomas Jefferson Andrew Jackson James K. Polk Abraham Lincoln Grover Cleveland Woodrow Wilson Franklin D. Roosevelt

THE WORST

Zachary Taylor Franklin Pierce James Buchanan Ulysses S. Grant Benjamin Harrison Warren G. Harding Calvin Coolidge

"All a good president tries to do is accomplish things for the good of the people."

-Harry S. Truman

The Nutritional Benefits of Sauerkraut

An old Pennsylvania Dutch tradition is eating sauerkraut on New Year's Day, a practice that is said to bring good luck. It may also bring better digestion and help the body resist infection, according to the International Food Information Council. Sauerkraut is made by fermenting cabbage, and the bacteria that results, called probiotics, have a beneficial effect on your digestive tract, breaking down food and making it easier to absorb nutrients.

FRONT COVER:

Old Town Bridge Tower is a gothic monument located on the Charles Bridge in Prague, Czech Republic.

It was built in the late 14th century, during the rule of the Emperor Charles IV. It was designed by the architect Petr Parler.

HROMNICE

The day of Hromnice (pronounced hrom-nyi-tseh) is an important day for Czech weather-related folk-lore. It falls on February 2nd (Groundhog Day). The Czech word Hromnice is derived from sanctified "hromnice" candles that were lit on the night of February 2nd and if there was a thunderstorm (thunder=hrom).

Predicting the length of winter.

- Sviti-li slunce na Hromnice, bude zimy o sest nedel vice.

If the sun is shining on Hromnice, there will be six more weeks of winter.

- Hromnice-li jasne, ciste, potrva dele zima jiste. Pakli snezi nebo hrima, jaro jiste v blizku dliva.

If Hromnice is bright and clear, winter is sure to linger. If there is snow or thunder, spring must be near.

- Jihne-li na Hromnice, priloz do kamen; mrzne-li, po zime amen.

If the snow is melting on Hromnice, add more wood to the fire; if it's freezing, the winter is over.

- O Hromnicich dest - na jare snih; o Hromnicich snih - na jare dest.

Rain on Hromnice - snow in the spring; snow on Hromnice - rain in the spring.

- Zelene Hromnice - bile velikonoce. Green Hromnice - white Easter.

CZECH CATHOLIC UNION HIGH SCHOOL GRANT

At the Executive Board 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 2020-2021, 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, 2020. NO LATE APPLICATIONS ACCEPTED. MUST BE SUBMITTED EVERY YEAR. Name: Social Security No.: Address: City: _____ State: ____ Zip Code: _____ Email: ______ Phone No.: _____ Catholic High School Name: School Address: State: _____ Zip Code: _____ School Phone No.: _____ School Website: _____ Grade Level for Upcoming School Year: Please mail this application to: Czech Catholic Union Email: insurance@czechccu.org 5349 Dolloff Road website: www.czechccu.org Cleveland, Ohio 44127

CZECH CATHOLIC UNION COLLEGE GRANT

At the Executive Board 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 already attending a Catholic College during the 2020-2021 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 \$5000.00 amount of insurance as minimum.

PLEASE COMPLETE AND SUBMIT THE FOLLOWING APPLICATION TO THE CZECH CATHOLIC UNION HOME OFFICE BY JUNE 1, 2020. NO LATE APPLICATIONS ACCEPTED. MUST BE SUBMITTED EVERY YEAR.

Date:	Societ	y No.:	Policy No.:		
Name:					
Address:					
City:		State:	Zip Code:		
Email:					
Catholic College Name:					
School Address:					
City:					
School Phone No.:		School Website	2:		
Grade Level for Upcoming Scho	ol Year:				
Please mail this application to:	Czech Catholic Union 5349 Dolloff Road		Email: insurance@czechccu.org website: www.czechccu.org		

Cleveland, Ohio 44127



Czech Catholic Union/CCU Life Insurance & Annuity Products Effective 1/1/2020 New 2017 CSO

Life Insurance

Single Premium Whole Life 20 Pay Whole Life 10 Pay Whole Life 5 Pay Whole Life Ordinary Whole Life

** Coming shortly after the first of the year – Adult Term Insurance and Juvenile Term Insurance

Annuity Products

Annuity – New Business – 3% Members 2% Non-Members Guarantee 2%, 2 Year Contracts

Traditional IRA & Roth IRA – New Business - 3% Members 2% Non-Members, Guarantee 2%, 2 Year Contracts

For more information on any of the products listed above contact the CCU office during regular business hours:

Monday – Thursday 8a.m. – 3 p.m. at 216-341-0444



TRUE BEAUTY

When we look at ourselves,

It's easy to focus on "all

Those little flaws - real

Or imagined - and miss

What's really important.

But each brush stroke

Doesn't have to be perfect

For a work of art to be a Masterpiece!!!

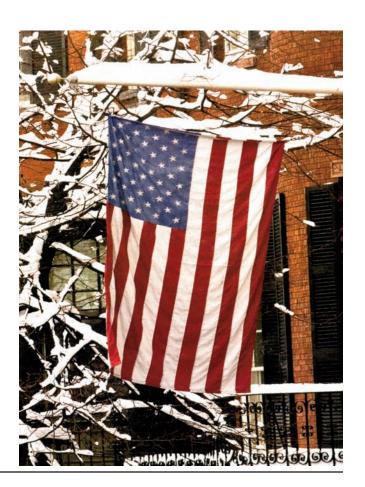
Step back and see the big picture.

You are breathtaking!!!



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:

				Date of	Date of	
Name	Location	Soc. Name	No.	Issue	Death	Age
Adelbert Tepley	Cleveland, OH	St. Elizabeth	10	02 - 01 - 1952	08-08-2019	86
Louise Rut	New York, NY	St. Ludmila	2	06-01-1971	08-03-2019	85
Mary Jo Bell	Cary, IL	St. Ann	18	11-01-1946	07-05-2019	78
James Garrity	St. Paul, MN	Sacred Heart				
		of Mary	45	07-01-1943	06-01-2018	77
Patricia Ciha	Cleveland, OH	St. Joseph	156	06-01-1989	09-02-2019	85
William R. Bican	Cleveland, OH	St. Joseph	156	02-01-1949	10-28-2019	70
Jerome Pekarek	Cleveland, OH	Sacred Heart				
		of Mary	101	12-01-1957	11-08-2019	65
Helen Storer	Swartz Creek, MI	St. Ann	5	10-01-1942	10-04-2019	91