

Posel

česká katolická jednota

MARCH - APRIL 2020

VOL. XCVIII NO. 2



**HLUBOKA CASTLE
CZECH REPUBLIC**

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

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President's Message

Dear Family & Members of CCU Life,

The CCU Home Office has been very busy with tax forms, preparation of the Annual Statement and mailings to the members, but we always have time for our members. Please stop in during regular business hours, Monday through Thursday 8:00AM – 3:00PM. We would be more than happy to assist you.

Effective January 1, 2020 CCU was required to change to the 2017 CSO mortality tables. With that said, we are in the process of updating our website to include the current premium rates along with the new life insurance applications. While this is still in process we ask that you contact our office to get the correct premium rates and updated applications.

Although the Annual Statement for 2019 has not been completed, we will have the year-end 2019 financials in the next issue of the Posel. Keep an eye out for this report.

In 2020, CCU is considering a special insurance promotion. Although there have not been any final plans, we will keep the membership posted by way of the Posel. We are always welcoming new members to our organization and appreciate the current memberships' efforts in promoting our organization whenever possible. Please take the time to assist in growing our fraternal organization. Remember new members are always Welcome.

I would like to take this time to thank our Home Office staff for doing a terrific job and also how much I appreciate all of you!!!

Happy & Blessed Easter!!!

Fraternally,
Theresa Aveni
President

Let Us Return to Galilee

Dear friends,

As we celebrate Easter this year, I offer this excerpt from Pope Francis' Easter Holy Saturday homily last year. Reflecting on St. Luke's version of the women arriving at the tomb Easter morning and finding the stone had been removed, the Holy Father invites us, like the women, to "return to Galilee":

Why do you seek the living among the dead? The women hear the words of the angels, who go on to say: "Remember what he told you while he was still in Galilee" (Lk 24:6). Those women had lost hope, because they could not recall the words of Jesus, his call that took place in Galilee. Having lost the living memory of Jesus, they kept looking at the tomb. Faith always needs to go back to Galilee, to reawaken its first love for Jesus and his call: *to remember him, to turn back to him with all our mind and all our heart.* To return to a lively love of the Lord is essential. Otherwise, ours is a "museum" faith, not an Easter faith. Jesus is not a personage from the past; he is a person living today. We do not know him from history books; we encounter him in life. Today, let us remember how Jesus called us, how he overcame our darkness, our resistance, our sins, and how he touched our hearts with his word.

Brothers and sisters, let us return to Galilee.

Let's be united this Easter with a desire to return to Galilee and thus rekindle our faith, love, trust, confidence, and dependence in Jesus Christ. May this Easter be a time of renewal and commitment for each of us.

Easter blessings, Fr. Joseph H. Callahan

REMINDER

Applications for the Ohio Fraternal Alliance 2020 Scholarship must be submitted by March 27, 2020.

Any questions, just call the Home Office.

FRONT COVER: The Hluboka Castle is a historic chateau situated in Hluboka and Vltavou. It is considered one of the most beautiful castles in the Czech Republic.



The most overlooked estate planning document - the Power of Attorney

When potential clients ask me about preparing an estate plan (i.e. a legally enforceable plan that handles your affairs upon your incapacity or death) they most frequently ask about preparing a Last Will and Testament. However, although a Will is an absolute necessity, most clients do not grasp the importance of the Power of Attorney.

As you might guess, only you have the power over your health care and over how your finances are handled. In short, no one can tell you what to do! But what if you are in a serious auto accident or have an incapacitating illness? Who is going to communicate with the doctor about the best treatment for you? How will you make sure that your bills are paid? The answer is a Power of Attorney.

Without a Power of Attorney, if you are incapacitated, someone on your behalf will need to make an application with the local Probate Court to be your Guardian. The guardianship process is time consuming and expensive and the identity of your assets become part of the public record. Further, due to recent changes in the Guardianship laws, every year Guardians need to attend a training seminar! Ohio law has established a pecking order as to who has the first right to be your Guardian, and in my experience, that may often not be the person you would like or trust to handle your affairs. Lastly, even if you are married, your spouse cannot automatically handle your financial transactions.

All of this trouble and turmoil can be avoided with both a Healthcare Power of Attorney and a Financial Durable Power of Attorney. As the names imply, each document assigns another person, be it a spouse, friend or child, to manage your affairs if you are unable - without the need to involve the Probate Court in any way.

So, by all means, please consider executing a Last Will and Testament, but don't forget your Power of Attorney.

Please be advised that Christina M. Hronek is licensed in practice in the State of Ohio only and the information provided in this article is based upon Ohio law. This article is for informational purposes only and does not constitute legal advice.

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Note: Christina is the legal counsel for the Czech Catholic Union and has graciously offered to extend a 10% discount to any of our members who mention this article.



FOR YOUR INFORMATION

THE ANNUAL MEETING OF THE CZECH CATHOLIC UNION WILL BE HELD ON SATURDAY, APRIL 25, 2020 AT THE HOME OFFICE ON DOLLOFF ROAD IN CLEVELAND, OHIO. MEETING WILL BEGIN AT 1:00 PM. ALL MEMBERS ARE WELCOME. PLEASE CALL THE HOME OFFICE IF YOU PLAN TO ATTEND.



THE HOME OFFICE - CLEVELAND, OHIO



Rye Bread Soup (Chlebova Polevky)

- 1 pound stale rye bread, diced
- 6 cups water or soup stock
- Salt to taste
- 1/2 teaspoon caraway seeds
- 1/2 cup sour cream
- 1 egg yolk, beaten
- 1 cup diced cooked smoked meat (optional)

Simmer bread in water or soup stock for 20 to 30 minutes, or until soft enough to rub through strainer. Add salt, butter, and caraway seeds. Before serving, blend in sour cream and egg yolk. Add smoked meat if desired. Serves 4 to 6.

Spicy Sauced Leg Of Lamb

- 1 leg of lamb
- Salt and pepper
- 1/4 c. chili sauce
- 1 large onion, chopped
- 1 green pepper, chopped
- 1 clove garlic, chopped
- 2 Tbsp. vinegar
- 1/4 tsp. thyme
- 1 1/2 Tbsp. Worcestershire sauce
- 1 c. beef stock

Mix all together and pour over lamb. Roast at 325° until tender. Remove lamb from roasting pan, skim off fat. Place all drippings into blender and blend until smooth. Serve sauce over lamb and potatoes.

Egg White Loaf (Bilkovy Chlebicek)

- 8 egg whites, beaten stiff
- 1/2 cup sugar
- 3/4 cup flour
- 2 Tbsp. melted butter
- 1/2 cup white raisins
- 2 squares bitter chocolate, grated
- 1/4 tsp. vanilla
- 1/2 cup hazel nuts, chopped
- 3/4 cup sugared orange peel

Beat the egg white stiff and add, a little at a time, the sugar, flour, melted butter, raisins, roughly ground nuts, and the other ingredients. Grease and flour a tube pan and bake for one hour at 350 degrees. If desired, a loaf pan can be used. Do not cut until the next day after baking.

Butterfly

The man whispered, "God, speak to me." And the meadowlark sang.
But the man did not hear.

So the man yelled, "God speak to me." And thunder and lightning rolled across the sky.
But the man did not listen.

The man looked around and said, "God, let me see you." And a star shone brightly.
But the man did not see.

The man shouted, "God, show me a miracle." And a life was born.
But the man did not notice.

So the man cried out in despair, "Touch me God and let me know you are here."

God reached down and touched the man. But the man brushed the butterfly away and walked on.

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REMINDER

St. Joseph Society Annual Communion Breakfast
Sunday, March 15, 2020

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

Please call the Home Office at 216-341-0444 for reservations before Tuesday, March 10, 2020.

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

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EDITOR'S NOTE: Sorry for the cover of the January-February Posel. The wrong picture was used. The picture is not the Charles Bridge in Prague, though it is a nice winter picture (which is what we were going for).

Yes, we ***all*** make mistakes!!! My apologies!!!

Cicero, Illinois



Dolores Jacklin, recently retired President of Our Lady of the Mount Society, #143 and retired CCU Board member enjoys time with five of her Great-Grand Children, all members of the Czech Catholic Union.

She is pictured from left to right with Danny and Ryann O'Malley and Sophia Jacklin. Jaxon Steinbach is seated with her and his brother, Chase, is at her feet. Ryann is a Sophomore at Benet Academy in Lisle, IL and grateful to the Czech Catholic Union for the Scholarship she has been receiving. Her brother, Danny, will be a Freshman at Benet in September. Sophia is currently a High School Freshman.

St. Louis, Missouri

SPRING CZECH FESTIVAL

Saturday, March 28, 2020

American Czech Center

4690 Lansdowne Avenue

St. Louis, MO 63116

Music by - Joe Polach & the Czech Express

Visit the Czech Pastry, Boutique & Deli Games * Raffle

Dinners served 11 am to 6 pm

Menu:

Roast Duck

Roast Pork

Goulash

Dumplings & Sauerkraut

Pastry - Houska, Kolacky, Rohlicky

Visit the website www.acecstl.org



BACK COVER:

St. John of Damascus, also called St. John Damascene, was a Byzantine monk and priest born and raised in Damascus c. 675 or 676, died at his monastery, Mar Saba, near Jerusalem on December 4, 749.

**Feast day is
December 4.**



Cleveland, Ohio

The Annual Christmas party for St. Joseph Society #156 was held a week later than usual, Sunday December 15, 2019. The weather was decent so a nice size crowd attended.



Cleveland, Ohio

The Annual Jaternice luncheon and meeting for St. Joseph Society #156 was held on January 12, 2020. The officers remained the same and were once again sworn in by member, Judge Ralph Perk, Jr. (retired). The weather again was decent. Those in attendance seemed to enjoy the afternoon.



HISTORY OF BOHEMIAN GLASS

Czech glass dates back as far as the 14th century. The first glass factories were fired with wood and built near a forest. Coal and gas furnaces were used when there became a shortage of wood.

The important role in the evolution of glassmaking was played by the numerous Czech glassmaking families who influenced the technology progress in all of central Europe. The melting of glass was a secret passed on from father to the eldest son. The biggest contributions made by the Czech glassmakers were, for example, the melting of blue cobalt glass by the Schurer family in Northern Bohemia in the 16th century, the discovery of Czech crystal at Muller Glassworks in Sumava region and the discovery of glaze and Hyalite glass by Mr. B. Egermann in the first half of the 19th century.

Friederich Egermann, born in 1777 in North Bohemia, learned the art of painting in Germany and devoted his time to experimenting with new decorating techniques. Around the year 1817, he invented the technique for yellow glazing of glassware and in 1832 his own technique for red glazing. He created a new formula for ruby glass, which was stolen by thieves who had broken into his office. Soon after the theft of the formula, the new technique quickly spread through Europe and to North America.

By the 1860's, a booming glass industry within Bohemia was established. Glassware took on many diverse popular colors, such as deep red, light red, blue, green and violet.

To this day, various glassware remain internationally valued and the Czech Republic is highly renowned for its glassware craftsmanship.



Czech to English

Becherovka	Bitter cordial
Can	Tea
Cerny caj	Black tea
Kava	Coffee
Cerna kava	Turkish coffee
Kava s mlekiem	Milk coffee
Videnska kava	Coffee with whipped cream
Limonada	Lemonade
Pivo	Beer
Male pivo	Small beer
Cerne Pivo	Dark beer
Svetle pivo	Lager
Tocene pivo	Draught beer
Slivovice	Slivovitz
Bile vino	White wine
Cervene vino	Red wine
Voda	Water

SLIVOVITZ (PLUM LIQUOR) - SLIVOVICE

The custom is to toast the Easter holiday on Easter Sunday morning with a shot of slivovitz. Czechs regard this alcohol as promoting health so they also drink it on other holidays and vacations, usually before breakfast. Because these are special occasions, the woman of the household usually brings out the family's heirloom Bohemian crystal shot glasses for this ritual.

This liquor is usually homemade. Villagers produce this potent drink by fermenting plums and burying the barrel in the ground for a number of years to mellow. If it is dug up too soon, it can be almost undrinkable.



EASTER MARKET (VELIKONOCNI TRHY)

The Easter markets, located at the Old Town Square and Wenceslas Square, celebrate the arrival of spring in the Czech Republic. Visitors can browse the stalls for handcrafted goods, taste hearty food and local drinks and discover Czech Easter traditions.

The Prague Easter markets are open every day from March 28 to April 19, 2020. The markets consist of wooden huts decorated with the vibrant colors of spring and stocked with local handicrafts (glassware, jewelry, embroidered lace, wooden toys, ceramics, scented candles and puppets/dolls dressed in traditional costumes). You can also sample local foods and drinks.

Popular food includes: large hams roasted on a spit (prazska sunka); barbecued sausages (klobasa); Hungarian flatbread topped with garlic, cheese and ketchup (langos); pancakes (palacinky); and a hot sugar coated pastry (trdelnik).

For drinks, try one of the famous Czech beers: Pilsner Urquell, Staropramen or Budvar. Or try a hot drink: honey wine (Medovina); mulled wine (svarak); hot chocolate (horka cokolada); or grog, a mixture of rum, water, lemon and sugar.



Old Town Square Easter Market

70% of Americans say they believe in hell...but only 4% think that they will go there.

-Gallup.

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!!!

ZVADLA RUZE FADED ROSE

Zva-dla ru-ze, zva-dla sa-ma, nej-kras nej-si ja-ra kvet,
by-la las-kou o-kla-ma-na,
Ru-ze o-sum-nac-ti let, by-la las-kou o-kla ma-na,
Ru-ze-o zum-nac-ti let.

Svadklen-ka jen chu-da by-la, u ma tic-ky by-dle-la,
Kte-ra vzdy jen pro ni zi-la.

Sr-dec-ko mi-lo-va-la – kte-ra vzdy jen pro ni zi-la,
sr-dec-ko mi lo-va-la.

The rose has faded, the most beautiful flower of spring, it was deceived by love, the rose of eighteen years, it was deceived by love, the rose of eighteen years.

She was only a poor seamstress, she lived with her mother, who always lived only for her.

She loved her little heart, she who always lived just for her, she loved her little heart.



• • • • •

FEBIOFEST

Prague International Film Festival is one of the largest independent film festivals in the Czech Republic. It began as a low budget event for moviegoers and is held every March in the Cinestar Andel near Old Town.



ST. MATTHEW'S FAIR

This fair is the most famous and most visited Czech fair in Prague. It is held annually in the spring months on the site of the Prague Exhibition Grounds. There are dozens of domestic and foreign attractions, including a roller coaster, ferris wheel, haunted mansion, house of laughter, chain carousel, swings, bouncy castles, old Bohemian shooting range and bumper cars. Also there are fast food stalls with oriental sweets and gingerbread hearts.



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St. Patrick's Day March 17



ST. JOSEPH'S DAY - DEN SVATEHO JOSEFA

March 19

Litany of St. Joseph

Lord, have mercy. *R/ Lord, have mercy.*

Christ, have mercy. *Christ, have mercy.*

Lord, have mercy. *Lord, have mercy.*

Christ, hear us. *Christ, graciously hear us.*

God, the Father of Heaven, *have mercy on us.*

God, the Son, Redeemer of the world, *have mercy on us.*

God, the Holy Spirit, *have mercy on us.*

Holy Mary, *pray for us.*

St. Joseph, *pray for us.*

Renowned offspring of David, *pray for us.*

Light of Patriarchs, *pray for us.*

Spouse of the Mother of God, *pray for us.*

Chaste guardian of the Virgin, *pray for us.*

Foster father of the Son of God, *pray for us.*

Diligent protector of Christ, *pray for us.*

Head of the Holy Family, *pray for us.*

Joseph most just, *pray for us.*

Joseph most chaste, *pray for us.*

Joseph most prudent, *pray for us.*

Joseph most obedient, *pray for us.*

Joseph most faithful, *pray for us.*

Mirror of patience, *pray for us.*

Lover of poverty, *pray for us.*

Model of artisans, *pray for us.*

Glory of home life, *pray for us.*

Guardian of virgins, *pray for us.*

Pillar of families, *pray for us.*

Solace of the wretched, *pray for us.*

Hope of the sick, *pray for us.*

Patron of the dying, *pray for us.*

Terror of demons, *pray for us.*

Protector of Holy Church, *pray for us.*

Lamb of God, who takes away the sins of the world,
spare us, O Lord.

Lamb of God, who takes away the sins of the world,
Graciously hear us, O Lord.

Lamb of God, who takes away the sins of the world,
Have mercy on us.

He made him the lord of his household.

And ruler of all his possessions.

Let us pray. O God, in your ineffable providence you were pleased to choose Blessed Joseph to be the spouse of your most Holy Mother; grant, we beg you, that we may be worthy to have him for our intercessor in heaven whom, on earth, we venerate as our protector; You who live and reign forever and ever.

Amen.



DAYS BEFORE EASTER IN THE CZECH REPUBLIC

UGLY WEDNESDAY (SKAREDA STOEDA)

There is a superstition that anyone eating honey on this day will not be bitten by serpents. Children finish school on Ugly Wednesday to spend more time on making Easter what it should be.

GREEN THURSDAY (ZELENY ETVRTEK)

So called because of the long green robes worn in church and the spinach and cabbage traditionally eaten on the day, every boy in the village gets himself a wooden rattle (oehtaeka). The boys form a group and walk through the village rattling their rattles, meaning to chase away Judas. Twisted spiral buns representing serpents are baked. There are processions led by a captive Judas in a straw suit which is burnt at the end of the day.

GOOD FRIDAY (VELKY PATEK), GREAT FRIDAY

This is a somber day. The church bells are said to have "flown away to Rome." On the morning of Great Friday, people would wake before dawn and go to the nearest waterhole. They would ceremoniously wash themselves and gather pristine Great Friday water to take home and use in their baking.

WHITE SATURDAY (BILA SOBOTA)

The day early Christians baptized new members and converts. The name evolved from the color of the robes worn to the ceremonies.

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THE EASTER PARADE



It was an ancient superstition that a new garment should be worn at Easter to bring good luck throughout the year. Putting on new clothes at Easter also goes back to the more ancient belief that this was the season of newness and a time for a fresh start. Also, in the early days of Christianity, new converts were baptized on Holy Saturday. On Easter Sunday, they would wear their new baptismal robes to church.

TO ALL OUR MEMBERS



AND



FROM THE EXECUTIVE
BOARD AND STAFF OF THE
CZECH CATHOLIC
UNION/CCU LIFE

EASTER PROVERBS



Sunny Easter, and there will be plenty of butter
Snow on Holy Thursday predicts a hot summer.

Plant potatoes on Good Friday and expect a good harvest.

Thunderstorm on Good Friday predicts a good harvest time.

Frost on Good Friday predicts a lot of mushrooms.

Rain during the Easter Holiday means a dry summer and fall.

Holy Saturday rain predicts very few cherries.

Sokol Minnesota

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ON A STREET IN PRAGUE, CZECH REPUBLIC



BEYOND THE CROSS



Look beyond the cross and see,
Your treasures in eternity
Look beyond the cross and know,
God is always in control.
The cross is cruel, but not the end,
The sons of God will rise again.
Our lives will not be lost...
We'll rise above the cross!
Someday beyond the cross!

Look beyond the cross and see,
The captives that have been set free
Look beyond the cross and feel,
The hand that helps the hurting heal.
When in the darkness of that day,
We'll see a ray of saving grace
No matter what the cost...
We'll rise above the cross!
Way beyond the cross!

Look beyond the cross today,
And see the gain beyond the pain
Look beyond its bitter shame,
And see the crown that we will claim
In agony we'll bear the thorns,
And share the suffering of the Lord
And though we turn and toss...
We'll rise above the cross!
We're safe beyond the cross!

Look beyond the cross and see,
Your treasures in eternity.
Look beyond the cross and know,
God is always in control
His spirit that raised Jesus up,
Will quicken us in tender love.
His mercy is the cause...
We'll rise above the cross!
We're saved beyond the cross!

Reuben Shetler

LEGEND OF THE EASTER LILY

WHEN Christ arose on Easter morn
In glory and in grace,
He walked within the garden,
Making it a holy place,
For everywhere the Savior walked,
A pure white lily grew
And shed its fragrance in the air
To scent the morning dew.
And still the Easter lillies grow
And blossom on the way,
As they followed in Christ's footsteps
On that first glad Easter Day.

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THE EASTER LILY



This is perhaps the only original American Easter symbol. It was not until the latter part of the 19th century that Easter was widely celebrated in the U.S. Churches. They began to have special services in an effort to console families that had lost relatives in the Civil War. The churches and altars were decorated with flowers, and the Bermuda lily was most popular. Finally, it became associated with the season and was called the "Easter Lily".

EASTER MONDAY



Easter Monday (Pongeli velikonocni) is a day of the pomlazka. The pomlazka is a braided whip made from pussywillow twigs and has been used for centuries. The origin of the pomlazka tradition dates back to pagan times. Its original purpose and symbolic meaning is to chase away illness and bad spirits and bring, health and youth for the rest of the year to everyone who is whipped with the twigs. In the past, the pomlazka was not only used by boys to whip girls, but also by the farmer's wife to whip the livestock and everyone in the household, including men and children. Boys would whip girls lightly on the legs and possibly douse them with water, which had a similar symbolic meaning. An Easter carol, usually asking for an egg or two, would be recited by the boy while whipping. The girl would then reward the boy with a painted egg or candy and tie a ribbon around his pomlazka. As the boys progressed through the village, their bags filled up with eggs and their pomlazkas were adorned with more and more colorful ribbons.





RUDOLFINUM (House of Artists)

The Rudolfinum is a Neo-Renaissance building on Jan Palach Square on the right bank of the Vltava River in the Old Town of Prague.

Built in 1876-1881 as a multi-purpose cultural facility with a concert hall and exhibition halls, the grand opening took place on February 7, 1885.

The building was named after the Crown Prince Rudolf. In 1884, a concert hall was established, which is now named Dvorak Hall.



Good ideas are a dime a dozen.

Bad ideas are free.

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The Crossword Puzzle Book was Simon and Schuster's first publishing venture. They printed 3,600 copies in 1924, and were told they'd be lucky to sell half of them. Within three months they had sold 40,000. By the time their company had reached its first birthday they had produced three volumes of puzzles with total sales topping 400,000. -Joy of Lex

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10 Facts about YOU

1. You r reading this right now
2. You r realizing that is a stupid fact
4. You didn't notice I skipped three
5. You r checking now
6. You r smiling
7. You r still reading this even though it's stupid
9. You didn't realize I skipped eight
10. You r checking again and smiling about how u fell for it again
11. You r enjoying this
12. You didn't realize there's only supposed to be ten facts!!



HAVE YOU CHANGED YOUR ADDRESS?

Name _____

Old Address _____ State _____ Zip _____

New Address _____ State _____ Zip _____

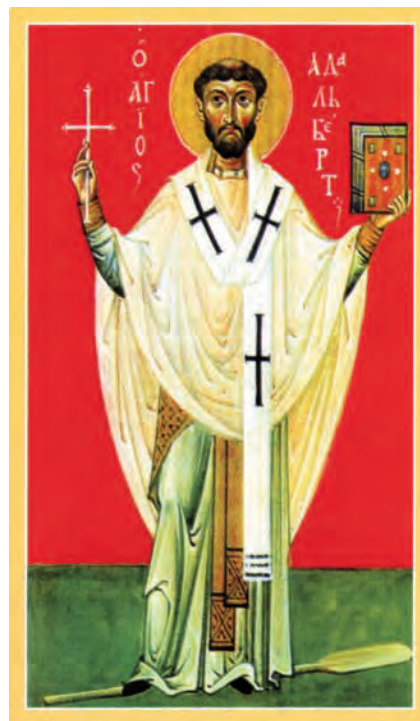
Society No. _____

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

Or email:
insurance@czechccu.org



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997 S. ADALBERTUS 1997

St. Adelbert – Feastday
April 23

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***“People around the
world have always been
impressed by the power of
our example than by the
example of our power.”***

Bill Clinton

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.**

Date: _____ Society No.: _____ Policy No.: _____
Name: _____ Social Security No.: _____
Address: _____
City: _____ State: _____ Zip Code: _____
Email: _____ Phone No.: _____
Catholic High School Name: _____
School Address: _____
City: _____ State: _____ Zip Code: _____
School Phone No.: _____ School Website: _____
Grade Level for Upcoming School Year: _____

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

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

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: _____ Society No.: _____ Policy No.: _____
Name: _____ Social Security No.: _____
Address: _____
City: _____ State: _____ Zip Code: _____
Email: _____ Phone No.: _____
Catholic College Name: _____
School Address: _____
City: _____ State: _____ Zip Code: _____
School Phone No.: _____ School Website: _____
Grade Level for Upcoming School Year: _____

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

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

SINGLE PREMIUM WHOLE LIFE MALE			SINGLE PREMIUM WHOLE LIFE MALE		
ISSUE AGE	Single Premiums per \$1,000		ISSUE AGE	Single Premiums per \$1,000	
	BAND 1 \$3,000- \$9,999	BAND 2 \$10,000- & over		BAND 1 \$3,000- \$9,999	BAND 2 \$10,000- & over
0	\$106.83	\$105.83	46	\$366.70	\$365.70
1	\$109.82	\$108.82	47	\$376.05	\$375.05
2	\$112.98	\$111.98	48	\$385.67	\$384.67
3	\$116.26	\$115.26	49	\$395.56	\$394.56
4	\$119.64	\$118.64	50	\$405.73	\$404.73
5	\$123.13	\$122.13	51	\$416.14	\$415.14
6	\$126.74	\$125.74	52	\$426.80	\$425.80
7	\$130.45	\$129.45	53	\$437.69	\$436.69
8	\$134.29	\$133.29	54	\$448.82	\$447.82
9	\$138.24	\$137.24	55	\$460.18	\$459.18
10	\$142.31	\$141.31	56	\$471.76	\$470.76
11	\$146.49	\$145.49	57	\$483.55	\$482.55
12	\$150.79	\$149.79	58	\$495.53	\$494.53
13	\$155.20	\$154.20	59	\$507.70	\$506.70
14	\$159.69	\$158.69	60	\$520.03	\$519.03
15	\$164.24	\$163.24	61	\$532.51	\$531.51
16	\$168.81	\$167.81	62	\$545.12	\$544.12
17	\$173.39	\$172.39	63	\$557.84	\$556.84
18	\$177.95	\$176.95	64	\$570.65	\$569.65
19	\$182.64	\$181.64	65	\$583.55	\$582.55
20	\$187.43	\$186.43	66	\$596.55	\$595.55
21	\$192.35	\$191.35	67	\$609.65	\$608.65
22	\$197.40	\$196.40	68	\$622.84	\$621.84
23	\$202.58	\$201.58	69	\$636.14	\$635.14
24	\$207.90	\$206.90	70	\$649.49	\$648.49
25	\$213.35	\$212.35	71	\$662.87	\$661.87
26	\$218.96	\$217.96	72	\$676.22	\$675.22
27	\$224.75	\$223.75	73	\$689.48	\$688.48
28	\$230.72	\$229.72	74	\$702.61	\$701.61
29	\$236.89	\$235.89	75	\$715.60	\$714.60
30	\$243.26	\$242.26	76	\$728.45	\$727.45
31	\$249.80	\$248.80	77	\$741.16	\$740.16
32	\$256.52	\$255.52	78	\$753.74	\$752.74
33	\$263.38	\$262.38	79	\$766.19	\$765.19
34	\$270.40	\$269.40	80	\$778.48	\$777.48
35	\$277.57	\$276.57	81	\$790.57	\$789.57
36	\$284.89	\$283.89	82	\$802.44	\$801.44
37	\$292.35	\$291.35	83	\$814.01	\$813.01
38	\$299.94	\$298.94	84	\$825.17	\$824.17
39	\$307.67	\$306.67	85	\$835.85	\$834.85
40	\$315.54	\$314.54			
41	\$323.57	\$322.57			
42	\$331.76	\$330.76			
43	\$339.13	\$338.13			
44	\$347.75	\$346.75			
45	\$357.60	\$356.60			

SINGLE PREMIUM WHOLE LIFE FEMALE			SINGLE PREMIUM WHOLE LIFE FEMALE		
ISSUE AGE	Single Premiums per \$1,000		ISSUE AGE	Single Premiums per \$1,000	
	BAND 1 \$3,000- \$9,999	BAND 2 \$10,000- & over		BAND 1 \$3,000- \$9,999	BAND 2 \$10,000- & over
0	\$94.89	\$93.89	46	\$115.87	\$114.87
1	\$97.50	\$96.50	47	\$118.28	\$117.28
2	\$100.30	\$99.30	48	\$122.79	\$121.79
3	\$103.23	\$102.23	49	\$126.40	\$125.40
4	\$106.26	\$105.26	50	\$130.11	\$129.11
5	\$109.37	\$108.37	51	\$133.94	\$132.94
6	\$112.57	\$111.57	52	\$137.89	\$136.89
7	\$115.87	\$114.87	53	\$141.95	\$140.95
8	\$119.28	\$118.28	54	\$146.08	\$145.08
9	\$122.79	\$121.79	55	\$150.26	\$149.26
10	\$126.40	\$125.40	56	\$154.52	\$153.52
11	\$130.11	\$129.11	57	\$158.88	\$157.88
12	\$133.94	\$132.94	58	\$163.37	\$162.37
13	\$137.89	\$136.89	59	\$167.99	\$166.99
14	\$141.95	\$140.95	60	\$171.77	\$171.77
15	\$146.08	\$145.08	61	\$176.69	\$176.69
16	\$150.26	\$149.26	62	\$181.75	\$181.75
17	\$154.52	\$153.52	63	\$186.94	\$186.94
18	\$158.88	\$157.88	64	\$192.25	\$192.25
19	\$163.37	\$162.37	65	\$197.73	\$197.73
20	\$167.99	\$166.99	66	\$203.37	\$203.37
21	\$171.77	\$171.77	67	\$209.18	\$209.18
22	\$176.69	\$176.69	68	\$215.14	\$215.14
23	\$181.75	\$181.75	69	\$221.27	\$221.27
24	\$186.94	\$186.94	70	\$227.56	\$227.56
25	\$192.25	\$192.25	71	\$234.01	\$234.01
26	\$197.73	\$197.73	72	\$240.63	\$240.63
27	\$203.37	\$203.37	73	\$248.41	\$248.41
28	\$209.18	\$209.18	74	\$255.35	\$255.35
29	\$215.14	\$215.14	75	\$262.44	\$262.44
30	\$221.27	\$221.27	76	\$269.69	\$269.69
31	\$227.56	\$227.56	77	\$276.09	\$276.09
32	\$234.01	\$234.01	78	\$283.66	\$283.66
33	\$240.63	\$240.63	79	\$291.42	\$291.42
34	\$248.41	\$248.41	80	\$299.37	\$299.37
35	\$255.35	\$255.35	81	\$307.54	\$307.54
36	\$262.44	\$262.44	82	\$315.93	\$315.93
37	\$269.69	\$269.69	83	\$325.56	\$325.56
38	\$276.09	\$276.09	84	\$334.42	\$334.42
39	\$283.66	\$283.66	85		
40	\$291.42	\$291.42			
41	\$299.37	\$299.37			
42	\$307.54	\$307.54			
43	\$315.93	\$315.93			
44	\$325.56	\$325.56			
45	\$334.42	\$334.42			

SINGLE PREMIUM WHOLE LIFE FEMALE			SINGLE PREMIUM WHOLE LIFE FEMALE		
ISSUE AGE	Single Premiums per \$1,000		ISSUE AGE	Single Premiums per \$1,000	
	BAND 1 \$3,000- \$9,999	BAND 2 \$10,000- & over		BAND 1 \$3,000- \$9,999	BAND 2 \$10,000- & over
46	\$342.51	\$342.51	46	\$342.51	\$342.51
47	\$351.81	\$351.81	47	\$351.81	\$351.81
48	\$361.33	\$361.33	48	\$361.33	\$361.33
49	\$371.07	\$371.07	49	\$371.07	\$371.07
50	\$381.03	\$381.03	50	\$381.03	\$381.03
51	\$391.21	\$391.21	51	\$391.21	\$391.21
52	\$401.61	\$401.61	52	\$401.61	\$401.61
53	\$412.24	\$412.24	53	\$412.24	\$412.24
54	\$423.07	\$423.07	54	\$423.07	\$423.07
55	\$434.13	\$434.13	55	\$434.13	\$434.13
56	\$445.40	\$445.40	56	\$445.40	\$445.40
57	\$456.88	\$456.88	57	\$456.88	\$456.88
58	\$468.56	\$468.56	58	\$468.56	\$468.56
59	\$480.44	\$480.44	59	\$480.44	\$480.44
60	\$492.51	\$492.51	60	\$492.51	\$492.51
61	\$504.75	\$504.75	61	\$504.75	\$504.75
62	\$517.15	\$517.15	62	\$517.15	\$517.15
63	\$529.69	\$529.69	63	\$529.69	\$529.69
64	\$542.37	\$542.37	64	\$542.37	\$542.37
65	\$555.17	\$555.17	65	\$555.17	\$555.17
66	\$568.08	\$568.08	66	\$568.08	\$568.08
67	\$581.08	\$581.08	67	\$581.08	\$581.08
68	\$594.15	\$594.15	68	\$594.15	\$594.15
69	\$607.29	\$607.29	69	\$607.29	\$607.29
70	\$620.49	\$620.49	70	\$620.49	\$620.49
71	\$633.73	\$633.73	71	\$633.73	\$633.73
72	\$647.02	\$647.02	72	\$647.02	\$647.02
73	\$660.34	\$660.34	73	\$660.34	\$660.34
74	\$673.69	\$673.69	74	\$673.69	\$673.69
75	\$687.03	\$687.03	75	\$687.03	\$687.03
76	\$700.36	\$700.36	76	\$700.36	\$700.36
77	\$713.62	\$713.62	77	\$713.62	\$713.62
78	\$726.80	\$726.80	78	\$726.80	\$726.80
79	\$739.87	\$739.87	79	\$739.87	\$739.87
80	\$752.81	\$752.81	80	\$752.81	\$752.81
81	\$765.54	\$765.54	81	\$765.54	\$765.54
82	\$778.00	\$778.00	82	\$778.00	\$778.00
83	\$790.15	\$790.15	83	\$790.15	\$790.15
84	\$801.93	\$801.93	84	\$801.93	\$801.93
85	\$813.28	\$813.28	85	\$813.28	\$813.28

ADD \$25.00 POLICY FEE
2017 CSO - Effective 1-1-2020



"If you truly love nature, you will find beauty everywhere."

Vincent Van Gogh

• • • • •

Noah's Ark



• • • • •



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.



EASTER IS A REMINDER
of God's promise of new life

PAYMENTS OF MORTUARY DEATH CLAIMS

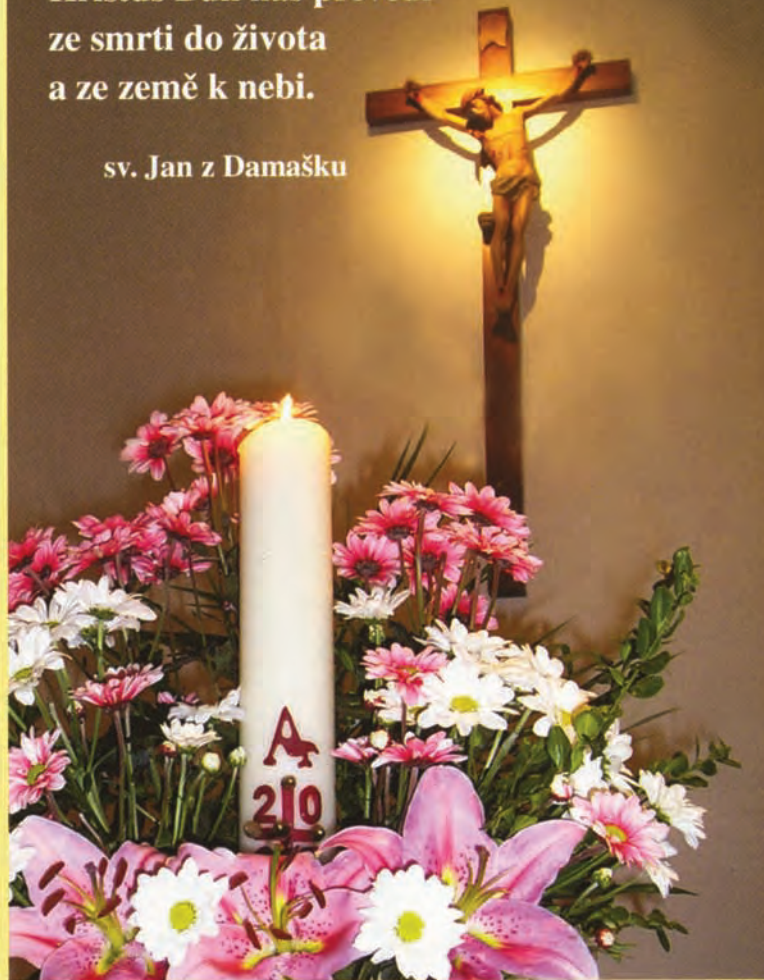
The Czech Catholic Union extends its sincerest sympathies to the bereaved families of the following deceased members:

Name	Location	Soc. Name	No.	Date of Issue	Date of Death	Age
Joseph Hasil	Chicago, IL	St. Ann	3	01-01-1988	11-15-2019	95
Edward R. Sekera, Jr.	Omaha, NE	St. Ludmila	46	08-01-1957	10-31-2019	78
Barbara Cech	Cleveland, OH	St. Joseph	156	07-01-2016	11-30-2019	72
Clifford Podojil	Cleveland, OH	St. Joseph	156	01-01-1959	12-03-2019	89
Anne Novak	Chicago, IL	Our Lady of the Mount	143	11-01-1947	11-30-2019	90

TOTAL DEATH CLAIMS PAID 2019 \$209,795.00

Den vzkříšení!
Naplníme se světlem, národy!
Kristus Bůh nás převedl
ze smrti do života
a ze země k nebi.

sv. Jan z Damašku



**RESSURECTION DAY! FILLED WITH THE LIGHT, NATIONS!
CHRIST HAS BROUGHT US FROM DEATH TO LIFE
AND FROM THE EARTH TO HEAVEN.
ST. JOHN OF DAMASCUS**