

# Posel

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# POSEL

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## **President's Message**

Dear CCU Family,

We hope all our members are doing the best they can under the circumstances and hopefully staying healthy and safe.

During the month of April, our office remained open with only one staff member in the office at a time handling our members' needs. Now in the month of May, we are back to normal business operations.

So please don't hesitate to call or e-mail the Home Office if we can be of assistance to you. We are here to assist all members and we are committed to do so in a timely fashion.

Our country survived the Spanish flu in 1918 and we will too.

**WE ARE SURVIVORS!!!**

Fraternally,  
Theresa Aveni, President  
Jane M. Milczewski, Secretary  
Erin Grida, Office Clerk



## Project Food Pantry (PFP)



As a fraternal organization, we are reaching out to the community. We are starting our Project Food Pantry (PFP). Beginning July 1, 2020, we are going to collect food items to be donated to Our Lady of Lourdes Church in Cleveland, Ohio. All donations are to be brought to the Home Office, 5349 Dolloff Road, Cleveland, Ohio 44127, during our regular hours (Monday-Thursday, 8am-3pm). Please do not send in any expired items.

If you wish to make a monetary donation, please send it to the Home Office (address above). We will consult with the church if they would like us to purchase food for the pantry or just give them the money and they will make the purchases.

At this time, we are looking into doing this project in other states where our members reside: Illinois, Iowa, Michigan, New York and Pennsylvania. We will keep members informed when we get all the details worked out.

Thank you for your cooperation and we hope our PFP is a huge success!!!



### In Appreciation . . .

St. Lucy Society #127, Dwight, NE - "Thank you so much for the grant I received for my freshman year at Aquinas High School in David City, NE. Both myself and my parents appreciate your support of Catholic Education."

In Christ, Margaret (Maggie) M. Svec



## Understanding how the SECURE Act will affect you

The retirement system has been troubled for some time. With the move away from pension programs, only about half of people participate in a workplace retirement plan. Most have to supplement their personal savings with social security. According to Vanguard's 2019 How America Saves Report, the median 401(k) account balance among pre-retirees ages 55 to 64 is \$61,700. For those ages 45 to 54, it's \$40,200. Americans are falling frighteningly short with their retirement savings.

In an effort to close loopholes and help more Americans save, Congress signed the Setting Every Community Up for Retirement Enhancement (SECURE) Act into law last December. Many are still getting acquainted with the new rules that are in effect as of January 1. One major change concerns defined contribution plans such as IRAs and 401(k)s in regard to payments to non-spouse beneficiaries. Traditionally, a non-spouse IRA beneficiary could "stretch" required minimum distribution payments of the inherited account over his/her lifetime. This could potentially allow the funds to grow tax-free for decades or keep income tax paid on the account very low. However, this rule had been eliminated. Under the new rules, non-spouse beneficiaries must draw the inherited account to \$0 within 10 years. However, the beneficiaries are not required to take Required Minimum Distributions (RMD). So, it is possible to leave the account alone for 9-1/2 years and draw to zero all at once. No matter how a beneficiary handles the account, the beneficiary will pay more in income taxes. In fact, Congress estimates that the additional income tax generated from this program will raise \$15.7 billion over 10 years.

Still, things could get complicated if you're inheriting an IRA through a "conduit" or "pass through" trust which dictates that the beneficiary at a minimum must receive the required minimum distribution every year. Since the Secure Act doesn't require minimum distributions for inherited IRAs, beneficiaries need to make sure to plan to withdraw the money within ten years. It is recommended that your trust should be reevaluated by a legal professional in light of this new Act.

However, there are interesting exceptions to this SECURE Act. Spouses are exempt, as well as disabled individuals and those who are not more than 10 years younger than the account owner. Also, if the beneficiaries of the accounts are minor children, they will receive a special exception until they reach the age of the majority.

These changes will only apply to beneficiaries of someone who dies after the end of 2019, so if you previously inherited a stretch IRA you may still operate under the former rules.

Having important legal documents in place is critical for ensuring a smooth retirement plan for you and your beneficiaries. Contact Hronek Law today to set up a time to chat and make sure all your affairs are in order in light of these changes.

*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.*

Christina M. Hronek

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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.



*Czech Proverb*

*Jenom ve vodě se člověk  
naučí plavat.*

*Only in water can you learn to swim.*





## Macaroni Stroganoff

- 7 oz. macaroni (2 cups uncooked)
- 1 lb. ground beef
- 1 cup chopped onion
- 1 tsp. Salt
- 1/4 tsp. Pepper
- 1 Tbsp. vegetable oil
- 1 can mushroom soup (undiluted)
- 1 can (17oz.) green peas, drained
- 1 cup dairy sour cream
- 2 Tbsp. cooking sherry (if desired)

Prepare macaroni according to package directions. Drain. Combine ground beef, onion, salt and pepper. Shape into 16 meatballs and brown beef mixture in oil. Drain excess fat. Add soup, cover and simmer with macaroni, peas, sour cream. Pour into 2-1/2 qt. casserole. Bake at 350 deg. for 30-35 min. 8 servings

## Auntie Anne's Pretzels

- 4 cups bread flour
- 1-1/2 cups 115° water
- 1/4 cup warm water
- 1-1/2 teaspoons active dry yeast
- 1/2 teaspoon brown sugar
- 1 tablespoon baking soda
- Pinch of salt
- 1 cup melted butter

Combine yeast, sugar, salt and 115° water in a mixing bowl and let it settle for 5-10 minutes. Stir flour to mixture and knead until smooth. Place dough in a lightly greased bowl, cover with a damp towel, and allow to rise at room temperature for 45 minutes. Split dough into ten equally sized pieces. Roll each piece into a long rope about 1/2 inch thick and shape each roll into a pretzel. In a shallow dish, stir soda into warm water, dip pretzels into mixture, lay coated pretzel onto a lightly greased cookie sheet. Bake in a 450° oven until golden brown - about ten minutes. Brush melted butter onto hot pretzels.

Alternative: dip pretzel in butter coating both sides. Add cinnamon and sugar for sweet pretzels or salt for the traditional pretzel taste.

## Czech Noodle Pudding Nudlový Puding

- 1/2 cup butter
- 1/4 cup sugar
- 4 eggs, separated
- 1/4 tsp. lemon extract
- 12oz. carton small curd cottage cheese
- 1/4 cup yellow raisins
- 1/4 cup chopped almonds
- 1/4 cup chopped walnuts
- 8oz. pkg. wide noodles, cooked and drained
- 1 cup heavy cream
- 1/4 cup fresh bread crumbs, or vanilla wafers

Preheat oven to 325 degrees. Grease a 10x6x1-1/2 inch baking pan. Cream butter and sugar in mixing bowl until light and fluffy. Add egg yolks, beat until smooth. Stir in lemon extract, cheese, raisins, almonds, walnuts and noodles. In another mixing bowl, beat egg whites until stiff but not dry. Fold into noodle mixture, turn in to prepared pan. Pour cream over top, and sprinkle with bread crumbs. Bake in preheated oven for 50 minutes.

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!!!



### IF SOMETIME YOU FIND IT DIFFICULT TO PRAY, TRY THIS FIVE FINGER PRAYER

When you fold your hands, the thumb is nearest you.

So begin by praying for those closest to you - your loved ones.

The index finger is the pointer. Pray for those who teach.

The next finger is the tallest. It reminds you to pray for those in authority over you - national and local leaders.

The fourth finger is usually the weakest. Pray for those who are in trouble or who are suffering.

Then comes your little finger. It reminds you of your smallness in relation to God's greatness. Ask Him to supply your needs.



# Attention CCU Life Members . . .

The Home Office is asking its members to forward to the Home Office their email addresses. We are building a file to send out an email blast to the members between Posel issues when necessary.

You may either email our general email box at [insurance@czechccu.org](mailto:insurance@czechccu.org) or call our office during regular business hours Monday-Thursday 8:00am - 3:00pm EST at 216-341-0444



## Saint Rocco

Remember Saint Rocco in times like this. He is the Patron Saint invoked against plagues and epidemics. He is also the Patron Saint of Dogs. Feastday is August 16

## Prayer to St. Rocco

O Great St. Rocco, deliver us,  
We beseech thee,  
From the scourges of God;  
Through thy intercession,  
Preserve our bodies from contagious diseases,  
And our souls from the contagion of sin.  
Obtain for us salubrious air;  
But, above all, purity of heart.  
Assist us to make good use of health,  
To bear suffering with patience;  
And, after thy example,  
To live in the practice of penance and charity,  
That we may one day enjoy the happiness  
Which thou has merited by thy virtues.  
St. Rocco, pray for us, that we may be preserved  
From all diseases of body and soul.  
(repeat 3 times)





## Cracker Jack

Iconic Cracker Jack candy's link with baseball was immortalized by the famous 1908 song "Take me out to the ball game."



## Cracker Jack Fudge

Line an 8-inch square baking pan with parchment paper, leaving a 2-inch overhang on 2 sides.

In a heavy-bottomed saucepan over low heat, combine 1 (10-oz) pkg dark chocolate chips and 1 (14-oz) can sweetened condensed milk. Cook 5 minutes, stirring occasionally, or until chocolate melts and mixture is well combined. Stir in 1 tsp vanilla extract and 2 (1-oz) pkgs Cracker Jack. Scrape into prepared pan, spreading evenly. Top with 2 (1-oz) pkgs Cracker Jack, pressing lightly into surface of fudge. Refrigerate overnight or until firm. Grasping overhang, transfer fudge from pan to cutting board. Cut into squares. Makes 16.

### Born Loser | Art & Chip Sansom

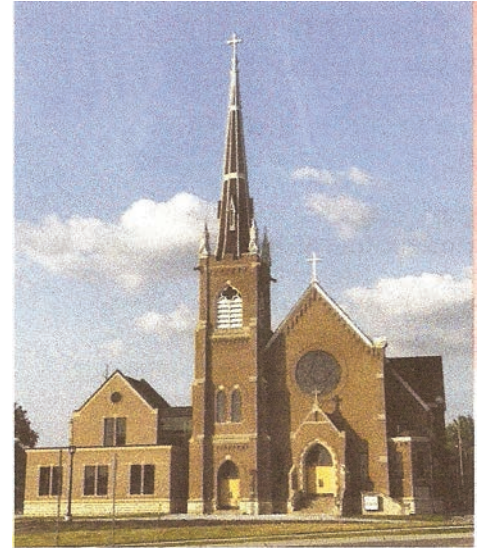


## Advice from a canyon

Carve Out a Place for Yourself  
Aspire to New Plateaus  
Stand the Test of Time  
Don't Get Boxed in  
Listen to the Voice of the Wind  
It's OK to be a Little Off the Wall  
Reach Deep

## Cedar Rapids, Iowa

St. Mary's Society #119 would like to extend appreciation to the Czech Catholic Union for the annual dividends to increase the value of our policies. St. Mary's Society held its Christmas party on Sunday, November 24th. There was a business meeting including approval of contributions from the Society to charitable entities. Refreshments were provided by the Society officers for the members to enjoy while socializing. Sympathy is extended to Janet Melichar, Society Recording Secretary, and her daughters for the passing of her husband, Edward Melichar. Edward had fought a long struggle with pulmonary fibrosis. Edward was one of the primary volunteers who contributed many hours to the repair and restoration of St. Wenceslaus Church and buildings after the Cedar River flooded the area around the St. Wenceslaus neighborhood in June 2008. Edward had been a member of the Building and Grounds Committee and had been a former parish council member. He served his country as a member of the Naval Reserve including taking part in the blockade of Cuba during the Cuban Missile Crisis. He had retired after thirty years in the Reserve while holding down employment in Cedar Rapids. Janet and Edward were married February 23, 1963. Funeral services were held on Saturday, January 31st at St. Wenceslaus Church. When the St. Wenceslaus All-School Reunion was held on Sunday, October 20, 2019, Janet Melichar read a paper she had written about living next to St. Wenceslaus Church with parents as a youngster. She mentioned having to play quietly in the yard while Masses and other services were held, since the church windows were open as the Church was not air-conditioned at that time. Her article sparked memories and discussion from the alumni in attendance about the neighborhood. Enclosed is a picture of St. Wenceslaus Church from the Voice, the parish weekly newsletter. The new addition includes a gathering space and a new elevator that serves the entry to the church, choir loft and Chihak Social Hall. Brick was obtained to closely match the Church, which was constructed in 1903. The addition was blessed by Archbishop Michael Jackels of the Archdiocese of Dubuque after the 10:30 AM Mass on February 9th.



Joan Sebetka

**Editor's note:** CCU Life/Czech Catholic Union has an ad in St. Wenceslaus' newsletter.



- A friend is someone who is concerned with everything you do.
- A friend is someone to call upon during good and bad times.
- A friend is someone who understands whatever you do.
- A friend is someone who tells you the truth about yourself.
- A friend is someone who knows what you are going through at all times.
- A friend is someone who does not compete with you.
- A friend is someone who is genuinely happy for you when things go well.
- A friend is someone who tries to cheer you up when things don't go well.
- A friend is an extension of yourself without which you are not complete.





## FRANTISEK PALACKY



*Monument to Frantisek Palacky,  
Located in New Town, Prague, Czech Republic.*

Frantisek Palacky was born at Hodslavice, Moravia, on June 14, 1798. After studying philosophy, he turned to studying history, driven by the realization that only a clear and scholarly unfolding of the great moments of Czech history could awaken Czech national consciousness and save the nation from total extinction. After becoming editor of the journal of the Bohemian Museum Society (1827) and completing the publication of medieval Czech annals (1829), Palacky was named Bohemia's official historian.



Frantisek Palacky died in Prague on May 26, 1876. He is known as the father of 19th-century Czech nationalism.

## Josef Vaclav Myslbek



Born in Prague on June 20, 1848, Myslbek was a Czech sculptor and medalist credited with founding the modern Czech sculpting style. Joseph Myslbek died on June 2, 1922.

## Rafael Kubelik

Born on June 29, 1914, Rafael Kubelik was a Czech born conductor, music director and composer. He made his debut with the Czech Philharmonic Orchestra at the age of 19. Kubelik was noted for his frequent guest appearances with major orchestras throughout the world. Rafael Kubelik died on August 11, 1996.



## Spring

When May comes, it is paradise



St. John Nepomuk (statue)  
Feastday is May 16



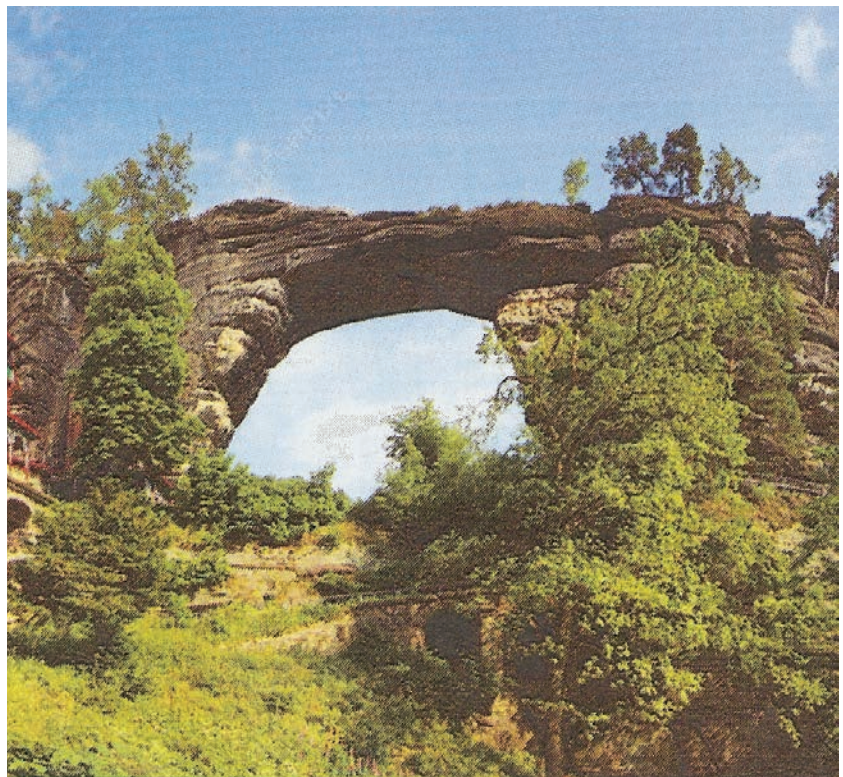
## NATIONAL THEATRE NARODNI DIVADLO

The National Theatre in Prague is known as the alma mater of Czech opera and as the national monument of Czech history and art. The foundation stone of the National Theatre was laid on May 16, 1868 and in November the foundations were completed. The National Theatre was opened for the first time on June 11, 1881, to honor the visit of Crown Prince Rudolf of Austria. After a small number of performances, the theatre was closed down to enable the completion of the finishing touches. While this work was under way, a fire broke out on August 12, 1881, which destroyed the copper dome, the auditorium and the stage of the theatre. The reconstructed National Theatre was reopened and inaugurated on November 18, 1883.



## PRAVCICKA BRANA

The Pravcicka brana is a narrow rock formation located in Bohemian Switzerland in the Czech Republic. With a span of almost 87 feet, an inside height of about 53 feet, little over 26 feet maximum width and almost a 10 foot arch, it is the largest natural sandstone arch in Europe and one of the most striking natural monuments in the Elbe Sandstone Mountains. Due to heavy erosion, the arch has been placed out of bounds since 1982. Movie Fact: Several landscape scenes in the film "The Chronicles of Narnia: The Lion, the Witch and the Wardrobe" were filmed here. Because the rock formation may no longer be climbed on, the scenes in the film where the actors appear to run over the arch were taken in the studio and pasted in.





# V-E Day

V-E Day, Victory in Europe Day, is the day celebrating the formal acceptance by the Allies of World War II of Nazi Germany's unconditional surrender of its armed forces on May 8, 1945.



**May 10th**

## ***Mother's Work***

Mother's arms were made for holding,  
Made for enfolding snug and tight  
Little forms so soft and helpless  
Nestled there to say good night.  
Mother's hands were made for stroking,  
Made for soothing childish woes;  
Balm of wondrous magic healing  
Through each gentle finger flows.  
Mother's lips were made for kissing,  
Made for drowning childish fears;  
Smiles and kisses both together  
Stop the flow of bitter tears.  
Mother's heart was made for loving,  
Made for love no others know.  
God in heaven, bless and keep it  
Ever pure as whitest snow.

**CORA LINDSEY FIELD**

Vsem Maminkam vse nejlepsi k jejich svatku.  
A Blessed and Happy Mother's Day to all Mothers.

## **Stars who served**



Alan Alda completed six months as a gunnery officer in the Army Reserve during the Korean War.



Clint Eastwood, drafted into the Army, completed basic training at California's Fort Ord, where he stayed until discharged in 1953.



Tom Selleck joined the California National Guard in 1967 and eventually became an infantry sergeant.





## Happy Birthday

Birthday Wishes are sent to our chaplain, Fr. Joseph Callahan, celebrating his Birthday on May 18.



## MEMORIAL DAY May 25

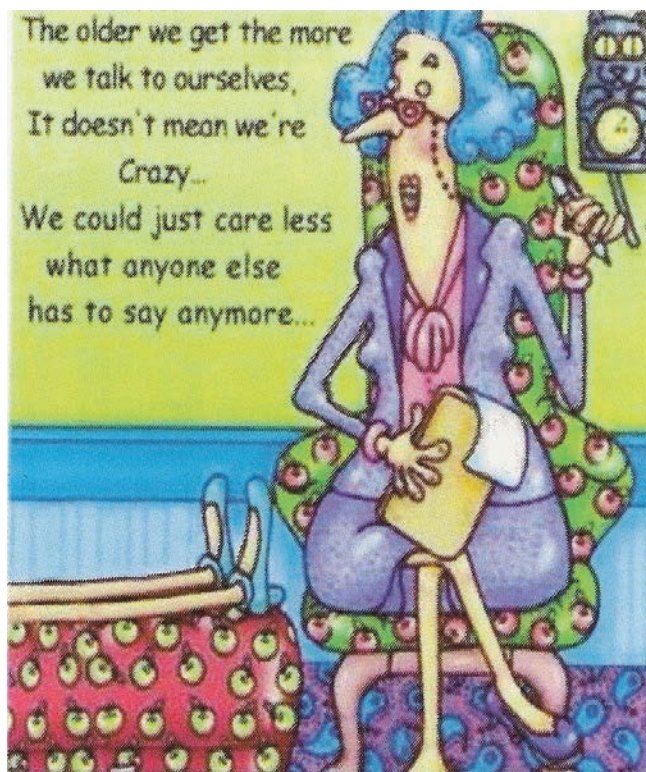
This holiday got started on May 30, 1868, when Union General John A. Logan declared the day an occasion to decorate the graves of Civil War soldiers (Decoration Day). Twenty years later, the name was changed to Memorial Day.



On May 11, 1950, Congress passed a resolution requesting that the President issue a proclamation calling on Americans to observe the holiday as a day of prayer for permanent peace and designating a period on that day when all Americans might unite in prayer. President Richard Nixon declared Memorial Day a federal holiday in 1971.

In 2000, President Bill Clinton authorized a National Moment of Remembrance on Memorial Day. In concert with Congress, which had passed a resolution to the same effect, President Clinton designated 3:00 PM local time as this moment of remembrance, calling on all Americans to pause in honor of "those brave men and women who gave their lives for our Nation."

## Senior Citizen's Day June 9



### Romance Rx

Engaged couple Bob, 92 and Mary, 89, stopped at a drugstore to speak to the pharmacist.

Bob asked, "Do you sell heart medication?"

"Of course we do," the pharmacist replied.

"Medicine for rheumatism?"

"Definitely," he said.

"How about, E.D. pills?"

"Of course."

"Medicine for memory problems, arthritis, jaundice?"

"Yes, the works."

"What about vitamins, sleeping pills, antacids?"

"Absolutely."

"Do you sell wheelchairs and walkers?"

"All speeds and sizes."

"Good," Bob said. "We'd like to register for our wedding."



## Flag Day June 14



## To all Veterans of the United States of America

Every patriotic freedom loving American joins in thanking you for the sacrifices you've made to keep our flag waving - and to preserve the way of life we cherish.

On this Flag Day, please know that we're thinking of you and your comrades.

## FATHER'S DAY - JUNE 21

God took the strength of a mountain,  
The majesty of a tree,  
The warmth of a summer sun,  
The calm of a quiet sea,  
The generous soul of nature,  
The comforting arm of night,  
The wisdom of the ages,  
The power of the eagle's flight,  
The joy of a morning in spring,  
The faith of a mustard seed,  
The patience of eternity,  
The depth of a family need,  
Then God combined these qualities,  
When there was nothing more to add,  
He knew his masterpiece was complete,  
And SO, he called it Dad.

— Anonymous



### CLASSIC PEANUTS

BY CHARLES SCHULZ



CZECH CATHOLIC UNION/CCU LIFE  
Annual Statement  
December 31, 2019

ASSETS		LIABILITIES, RESERVES & UNASSIGNED FUNDS	
BONDS OWNED	\$ 17,325,663	LIFE CERT. RESERVES	\$ 14,839,101
PREFERRED STOCK	\$ 150,000	CERTIFICATE CLAIMS	\$ 66,810
COMMON STOCK	\$ 351,923	ADVANCE PREMIUM	\$ 34,250
REAL ESTATE	\$ 67,843	PROV. FOR REFUNDS	\$ 35,000
CERTIFICATE LOANS	\$ 88,358	IMR	\$ 87,866
CASH ON HAND	\$ 209,844	ACCRUED EXPENSES	\$ 50,000
UNCOLLECTED PREMIUMS	\$ 24	FRATERNAL FUND	\$ 64,346
ACCRUED INVESTMENT INCOME	\$ 228,316	ASSET VALUATION RESERVE	\$ 371,155
ELECTRONIC DATA PROC. EQUIP	\$ 1,166	DRAFTS OUTSTANDING	\$ 2,121
		TOTAL LIABILITIES	\$ 15,550,649
		UNASSIGNED FUNDS	\$ 2,872,488
TOTAL	\$ 18,423,137	TOTAL	\$ 18,423,137

**SUMMARY OF OPERATIONS**

PREMIUM CONSIDERATION	\$ 323,134	
NET INVESTMENT INCOME	\$ 859,486	
MISCELLANEOUS INCOME	\$ 11,981	
AGGREGATE WRITE-INS FOR MISC. INCOME	\$ 934	
TOTAL INCOME		\$ 1,195,535
DEATH BENEFITS	\$ 233,931	
ANNUITY BENEFITS	\$ 406,773	
CASH SURRENDERS & MATURED BENEFITS	\$ 120,434	
INCREASE IN RESERVES FOR LIFE	\$ 20,107	
TOTAL		\$ 781,245
GENERAL EXPENSES	\$ 289,200	
INSURANCE TAXES, LICENSES, FEES	\$ 13,839	
AGGREGATE WRITE-INS FOR DEDUCTIONS	\$ 4,250	
TOTAL		\$ 307,289
TOTAL EXPENSES		\$ 1,088,534
NET GAIN FROM OPERATIONS BEFORE REFUNDS TO MEMBERS		\$ 107,001
REFUNDS TO MEMBERS		\$ 35,000
NET GAIN FROM OPERATIONS AFTER REFUNDS TO MEMBERS		\$ 72,001
NET CAPITAL GAIN		\$ (37,020)
NET INCOME		\$ 34,981

SOLVENCY RATIO 118%



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

## **CZECH CATHOLIC UNION NAIC #56324**

### **Statement of Actuarial Opinion December 31, 2019 Based on an Asset Adequacy Analysis**

To Whom It May Concern:

#### **Identification Section:**

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

#### **Scope Section:**

I have examined the assumptions and methods used in determining reserves and related actuarial items listed below, as shown in the annual statement of the Union, as prepared for filing with state regulatory officials, as of December 31, 2019. Tabulated below are those reserves and related actuarial items that have been subjected to asset adequacy analysis.

#### **Reliance Section:**

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

#### **Opinion Section:**

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

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

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

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

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

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

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

#### **Actuarial Memorandum Section:**


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

#### **Relevant Comments Section:**

Not Applicable.

#### **Category of Opinion:**

This Opinion is Unqualified.

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

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steimla@comcast.net  
Email Address of Appointed Actuary

February 22, 2020  
Date



## 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 9<sup>th</sup> 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 Email: insurance@czechccu.org  
5349 Dolloff Road website: www.czechccu.org  
Cleveland, Ohio 44127

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## 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 **\$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 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 Email: insurance@czechccu.org  
5349 Dolloff Road website: www.czechccu.org  
Cleveland, Ohio 44127

SINGLE PREMIUM WHOLE LIFE MALE		
ISSUE AGE	Single Premiums per \$1,000	
	BAND 1 \$3,000- \$9,999	BAND 2 \$10,000- & over
0	\$106.83	\$105.83
1	\$109.82	\$108.82
2	\$112.98	\$111.98
3	\$116.26	\$115.26
4	\$119.64	\$118.64
5	\$123.13	\$122.13
6	\$126.74	\$125.74
7	\$130.45	\$129.45
8	\$134.29	\$133.29
9	\$138.24	\$137.24
10	\$142.31	\$141.31
11	\$146.49	\$145.49
12	\$150.79	\$149.79
13	\$155.20	\$154.20
14	\$159.69	\$158.69
15	\$164.24	\$163.24
16	\$168.81	\$167.81
17	\$173.39	\$172.39
18	\$177.95	\$176.95
19	\$182.64	\$181.64
20	\$187.43	\$186.43
21	\$192.35	\$191.35
22	\$197.40	\$196.40
23	\$202.58	\$201.58
24	\$207.90	\$206.90
25	\$213.35	\$212.35
26	\$218.96	\$217.96
27	\$224.75	\$223.75
28	\$230.72	\$229.72
29	\$236.89	\$235.89
30	\$243.26	\$242.26
31	\$249.80	\$248.80
32	\$256.52	\$255.52
33	\$263.38	\$262.38
34	\$270.40	\$269.40
35	\$277.57	\$276.57
36	\$284.89	\$283.89
37	\$292.35	\$291.35
38	\$299.94	\$298.94
39	\$307.67	\$306.67
40	\$315.54	\$314.54
41	\$323.57	\$322.57
42	\$331.76	\$330.76
43	\$340.13	\$339.13
44	\$348.75	\$347.75
45	\$357.60	\$356.60

SINGLE PREMIUM WHOLE LIFE MALE		
ISSUE AGE	Single Premiums per \$1,000	
	BAND 1 \$3,000- \$9,999	BAND 2 \$10,000- & over
46	\$366.70	\$365.70
47	\$376.05	\$375.05
48	\$385.67	\$384.67
49	\$395.56	\$394.56
50	\$405.73	\$404.73
51	\$416.14	\$415.14
52	\$426.80	\$425.80
53	\$437.69	\$436.69
54	\$448.82	\$447.82
55	\$459.18	\$458.18
56	\$470.76	\$469.76
57	\$482.55	\$481.55
58	\$495.53	\$494.53
59	\$507.70	\$506.70
60	\$520.03	\$519.03
61	\$532.51	\$531.51
62	\$545.12	\$544.12
63	\$557.84	\$556.84
64	\$570.65	\$569.65
65	\$583.55	\$582.55
66	\$596.55	\$595.55
67	\$609.65	\$608.65
68	\$622.84	\$621.84
69	\$636.14	\$635.14
70	\$649.49	\$648.49
71	\$662.87	\$661.87
72	\$676.22	\$675.22
73	\$689.48	\$688.48
74	\$702.61	\$701.61
75	\$715.60	\$714.60
76	\$728.45	\$727.45
77	\$741.16	\$740.16
78	\$753.74	\$752.74
79	\$766.19	\$765.19
80	\$778.48	\$777.48
81	\$790.57	\$789.57
82	\$802.44	\$801.44
83	\$814.01	\$813.01
84	\$825.17	\$824.17
85	\$835.85	\$834.85

SINGLE PREMIUM WHOLE LIFE FEMALE		
ISSUE AGE	Single Premiums per \$1,000	
	BAND 1 \$3,000- \$9,999	BAND 2 \$10,000- & over
0	\$94.89	\$93.89
1	\$97.50	\$96.50
2	\$100.30	\$99.30
3	\$103.23	\$102.23
4	\$106.26	\$105.26
5	\$109.37	\$108.37
6	\$112.57	\$111.57
7	\$115.87	\$114.87
8	\$119.28	\$118.28
9	\$122.79	\$121.79
10	\$126.40	\$125.40
11	\$130.11	\$129.11
12	\$133.94	\$132.94
13	\$137.89	\$136.89
14	\$141.95	\$140.95
15	\$146.08	\$145.08
16	\$150.26	\$149.26
17	\$154.52	\$153.52
18	\$158.88	\$157.88
19	\$163.37	\$162.37
20	\$167.99	\$166.99
21	\$172.77	\$171.77
22	\$177.69	\$176.69
23	\$182.75	\$181.75
24	\$187.94	\$186.94
25	\$193.25	\$192.25
26	\$198.73	\$197.73
27	\$204.37	\$203.37
28	\$210.18	\$209.18
29	\$216.14	\$215.14
30	\$222.27	\$221.27
31	\$228.56	\$227.56
32	\$235.01	\$234.01
33	\$241.63	\$240.63
34	\$248.41	\$247.41
35	\$255.35	\$254.35
36	\$262.44	\$261.44
37	\$269.69	\$268.69
38	\$277.09	\$276.09
39	\$284.66	\$283.66
40	\$292.42	\$291.42
41	\$300.37	\$299.37
42	\$308.54	\$307.54
43	\$316.93	\$315.93
44	\$325.56	\$324.56
45	\$334.42	\$333.42

SINGLE PREMIUM WHOLE LIFE FEMALE		
ISSUE AGE	Single Premiums per \$1,000	
	BAND 1 \$3,000- \$9,999	BAND 2 \$10,000- & over
46	\$343.51	\$342.51
47	\$351.81	\$350.81
48	\$362.33	\$361.33
49	\$372.07	\$371.07
50	\$382.03	\$381.03
51	\$392.21	\$391.21
52	\$402.61	\$401.61
53	\$413.24	\$412.24
54	\$424.07	\$423.07
55	\$435.13	\$434.13
56	\$446.40	\$445.40
57	\$457.88	\$456.88
58	\$469.56	\$468.56
59	\$481.44	\$480.44
60	\$493.51	\$492.51
61	\$505.75	\$504.75
62	\$518.15	\$517.15
63	\$530.69	\$529.69
64	\$543.37	\$542.37
65	\$556.17	\$555.17
66	\$569.08	\$568.08
67	\$582.08	\$581.08
68	\$595.15	\$594.15
69	\$608.29	\$607.29
70	\$621.49	\$620.49
71	\$634.73	\$633.73
72	\$648.02	\$647.02
73	\$661.34	\$660.34
74	\$674.69	\$673.69
75	\$688.03	\$687.03
76	\$701.36	\$700.36
77	\$714.62	\$713.62
78	\$727.80	\$726.80
79	\$740.87	\$739.87
80	\$753.81	\$752.81
81	\$766.54	\$765.54
82	\$779.00	\$778.00
83	\$791.15	\$790.15
84	\$802.93	\$801.93
85	\$814.28	\$813.28

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





***Congratulations Graduating Seniors  
Best of luck  
in your  
future endeavors!!!***



#### **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.

## **Please Notice This**



If you cannot locate your certificate  
If you have married and not changed your name

If your parents are your beneficiaries and are deceased

If you want to change your beneficiary

Call or E-mail the Home Office. Our hours are 8am-3pm Monday through Thursday.

We will issue the proper paperwork for you to fill out to make any changes.

We are trying to bring all members' information up to date.

Thank you for your cooperation.

### **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.

## **PAYMENTS OF MORTUARY DEATH CLAIMS**

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

<b>Name</b>	<b>Location</b>	<b>Soc. Name</b>	<b>No.</b>	<b>Date of Issue</b>	<b>Date of Death</b>	<b>Age</b>
Mary Ann Duewell	St. Louis, MO	St. Ludmila	7	08-01-1950	11-21-2019	87
Marie Ellis	Cedar Rapids, IA	Blessed Virgin Mary	119	04-01-1948	12-09-2019	81
Allan R. Klima	Cleveland, OH	St. Joseph	156	08-01-1953	11-29-2019	82
Joseph Svihlik, Jr.	Cleveland, OH	St. Joseph	156	08-01-1954	05-22-2019	65
Georgia Jencik	Cleveland, OH	St. Joseph	156	05-01-1995	10-23-2019	82
Rosemary Ritzinger	Chicago, IL	Our Lady of the Mount	143	12-01-1942	10-25-2019	82
Irene Vucko	Chicago, IL	St. Ann	117	04-01-1943	12-14-2019	96
Betty Bauza	Cleveland, OH	St. Ann	1	06-01-1941	01-01-2020	88
Marion Skluzacek	Lonsdale, MN	St. Ludmila	126	02-01-1957	01-10-2020	84
Henry W. Obartuch II	Chicago, IL	Our Lady of the Mount	143	06-01-1957	11-05-2012	68

**TOTAL DEATH CLAIMS PAID 2020 \$38,581.00**

## RECIPE FOR A CHRISTIAN HOME

Take two brimming cups of love, the life long attraction of one man and one woman for each other.

Season well with prayer and sacrifice and self-control.

Leaven it with love for Jesus and His church.

Mix in a full measure of understanding and forgiveness.

Add several tablespoons of spice in the form of mischievous children to romp and disorder the house.

Blend in a little square of time each day for music, good reading and other beautiful things the family can enjoy together.

Add a dash of fun and good humor every day.

Fill to overflowing with hard work, laboring together in tasks that are ever lightened by the holy magic of loves abiding enchantment.

Put in a good measure of common sense and thrift, remembering that the flowers of May will be covered with the snows of December.

Mix all these ingredients together in a house called home, hang out the latch string in hospitality, open the windows to many friendships, warm the heart with kindness and light the rooms for peace.

Cook with years of patience and serve with daily Thanksgiving.

