

Posel

česká katolická jednota

NOVEMBER - DECEMBER 2020

VOL. XCVIII NO. 6



Šťastný Díkuvzdání

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 CCU Life Family,

I hope all are staying safe and healthy during this out the norm time. 2020 has been all but normal, but we all are learning to adjust. Let's hope and pray that 2021 will be better.

Just a brief reminder that our special offer for the 5 Year Annuity earning 3.5% in the first year will end on December 31, 2020. There is still time to open a new account so please contact our office for further details.

The CCU Executive Committee hired Phil Tesar, a web designer of PT Designs to re-design our web-site. Phil has put a new look on our website. The re-designed website is now up and running. We ask that our members go to www.czechccu.org and check it out. We also would like to thank Phil for all his hard work and it has been a pleasure working with him on this project.

The holiday season is soon approaching. We here at CCU Life wish from our family to yours a very Happy Thanksgiving and a blessed Christmas season.

Fraternally,
Theresa Aveni
President

FINAL REMINDER — PROMO ENDS 12-31-2020

5 Year Annuity Promo

For a limited time CCU Life is offering a 5 Year Annuity at 3.5%. Here's how it works. For any member opening a new Annuity, you will earn 3.5% for the first year, then it reverts to the prevailing rate for years 2 – 5. This is only offered to insured members, so if you are not an insured member all you need to do is purchase a permanent life insurance policy.

For additional information please contact the CCU Life Home Office at (216) 341-0444 or email us at insurance@czechccu.org

As I write this (mid-September), there are raging forest-fires in the west, and a hurricane is blasting the Gulf States. The world-wide coronavirus pandemic and consequent economic challenges continue to impact every aspect of our lives with no end in sight. Social unrest in many cities and perhaps the lowest, ugliest election cycle is underway. We may feel somewhat hopeless and helpless.

It is in this context that we observe and celebrate Thanksgiving, Advent, Christmas, and the New Year. It may be challenging, yet more important than ever to identify things to be grateful for and to find hope - even joyful hope - for the future.

“For unto us a child is born,” we will proclaim at Christmas. Think of the delicate, helpless infant in the manger. Remember how God protected Him from the evil Herod.

Contemplate Him 30 years later hanging on the cross - hopeless and helpless. Look at Christ crucified from the lens of the resurrection. Hope and joy are at the heart of our Christian identity!

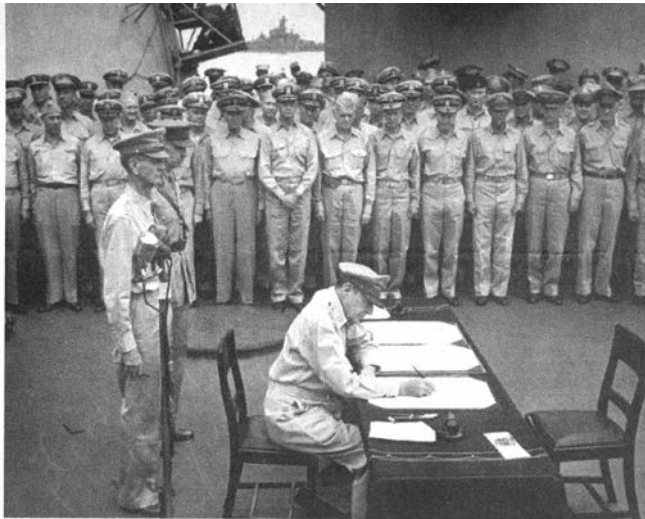
Let's be united in prayer, hope, and joy as we conclude this year. We celebrate and proclaim that God does not abandon us. Indeed, Emmanuel is with us!

May God bless and protect you and yours.

Fr. Joseph Callahan

World War II

In September 1945, Imperial Japanese leaders met with Allied forces aboard the USS Missouri to sign the Instrument of Surrender. Germany had surrendered just four months earlier. Americans and allies around the world took to the streets to celebrate the victories.



Gen. Douglas MacArthur signs the Japanese surrender documents on Sept. 2, 1945, aboard the USS Missouri in Tokyo Bay. Standing behind him are Lt. Gen. Jonathan Wainwright and British Lt. Gen. A. E. Percival, as they witness the ceremony marking the end of the war.



HISTORY OF VOTING

Why don't some of us bother to vote?

Our country's first election came in 1789 after the American Revolution - a fight for our independence that cost us many lives. Not everyone could participate in this endeavor, however; you had to be a white male who owned property. This stipulation was set in place for almost 80 years, up until after the Civil War. Once slavery became abolished, all men, regardless of color, were then given the right to vote ... sort of.

Ultimately, the people in power were threatened by all of these new eligible voters. They tried to stop the newly freed slaves with violence and dishonorable new requirements like literacy tests and poll taxes. The fight continued for another 100 years before the Voting Rights Act passed in 1965, which outlawed these unfair barriers.

Women didn't have it any easier. State by state they organized protests and fought for their right to vote until 1920. Although the updated law allowed for everyone the ability to vote, you still had to be 21 years old in most states. Once the government started to enforce the draft for Vietnam, across the country, young adults demanded that everyone 18 and over be allowed to vote. As the popular slogan says, "Old enough to die; old enough to vote."

So this election year, what is your reason to vote?

CSA

In Appreciation

Our Lady of Lourdes Church, Cleveland, OH - "Many, many thanks for the generous monetary donation along with many bags of food. Our food pantry is a valuable resource for many in our community especially in these challenging times. May God continue to bless you and your efforts."

Sincerely, Rev. Joseph H. Callahan

Czech Catholic Mission, Brookfield, IL - "Thank you for the noble gift for the overhaul of the roof of the church and rectory of the Czech Catholic Mission in Chicago. May God repay you many times over. We often pray for our benefactors and offer Holy Mass for them. We wish you and your loved ones all the best. God bless you."

Rev. Dusan Hladik



Kostel sv. Cyrila a Metoděje v Chicagu - Bookfieldu, IL

Church of St. Cyril and Methodius in Chicago - Bookfield, IL



Budova fary České Katolické Misie v Chicagu – Bookfieldu, IL

The building of the rectory of the Czech Catholic Mission in Chicago - Bookfield, IL

HAVE YOU CHANGED YOUR ADDRESS?

Name _____

Old Address _____ State _____ Zip _____

New Address _____ State _____ Zip _____

Society No. _____

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Or email: insurance@czechccu.org

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!!!



Fighting Cyber Threats - IoT the Internet of Things



The Internet is everywhere and the Internet is doing more things for more people than ever before. One reason for this is the IoT, the Internet of Things. One formal and technical description of IoT is “The ever-growing network of physical objects that feature an IP address for internet connectivity, and the communication that occurs between these objects and other Internet-enabled devices and systems.”

Whew. Did you get that? I like my description better: IoT are all those devices we put on the Internet like household lights, garage door openers, Televisions, home security cameras, our refrigerators, home thermostats and more!

Although these things may make our lives better, they can be hacked from a security standpoint. You see, each of these ‘things’ come with an Internet Address, much like your PC, laptop and company server. Hence, they can be “broken into” and used to get to your important files on the other parts of your network.

What can you do to help lock down these ‘things’ and make it more secure?

Set up a separate network just for the IoT. This can be done by you or better yet, find a reputable small IT company and have them configure your home or business router to set up both a network for your IoT and a separate network for your PC's and Servers. By doing so, any cyber attack or cyber breach that may happen on one network, most likely the IoT network, will

not affect the network where your PC's and servers are on.

A second action you can do is to change the default password for each of your IoT devices because the default password for these 'things' are available from the manufacturer to most anyone using, yes, the Internet. Recall that strong passwords should be 15 characters or more and can be a phrase like, “TheSkyIsBeautiful” or “No1isAllowedinButMe!”

Separating your IoT network from your normal PC/Server network will increase your IT security and give you a little more peace of mind.

The above views and comments are solely those of Allen Perk of XLN SYSTEMS, a software and network security company established in 1991. Allen also serves on Lt. Governor Husted's Cyber Security Advisory Board called CyberOhio - <https://cyber.ohio.gov/wps/portal/gov/cyber/home>

Allen Perk
CEO, XLN SYSTEMS



UNITED STATES POSTAL SERVICE® (All Periodicals Publications Except Requester Publications)

1. Publication Title: **Posel**

2. Publication Number: **4 3 9 - 4 8 0**

3. Filing Date: **09/29/2020**

4. Issue Frequency: **Bi-Monthly**

5. Number of Issues Published Annually: **6**

6. Annual Subscription Price: **- 0 -**

7. Complete Mailing Address of Known Office of Publication (Not printer) (Street, city, county, state, and ZIP+4®):
Czech Catholic Union/CCU Life
5349 Dolloff Road
Cleveland, Ohio 44127

8. Complete Mailing Address of Headquarters or General Business Office of Publisher (Not printer):
Czech Catholic Union/CCU Life
5349 Dolloff Road
Cleveland, Ohio 44127

9. Full Names and Complete Mailing Addresses of Publisher, Editor, and Managing Editor (Do not leave blank):
 Publisher (Name and complete mailing address):
Czech Catholic Union/CCU Life
5349 Dolloff Road
Cleveland, Ohio 44127
 Editor (Name and complete mailing address):
Jane M. Milczewski
5349 Dolloff Road
Cleveland, Ohio 44127
 Managing Editor (Name and complete mailing address):
Jane M. Milczewski
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Cleveland, Ohio 44127

10. Owner (Do not leave blank. If the publication is owned by a corporation, give the name and address of the corporation immediately followed by the names and addresses of all stockholders owning or holding 1 percent or more of the total amount of stock. If not owned by a corporation, give the names and addresses of the individual owners. If owned by a partnership or other unincorporated firm, give its name and address as well as those of each individual owner. If the publication is published by a nonprofit organization, give its name and address.)
 Full Name: **Czech Catholic Union/CCU Life**
 Complete Mailing Address: **5349 Dolloff Road Cleveland, Ohio 44127**

11. Known Bondholders, Mortgagees, and Other Security Holders Owning or Holding 1 Percent or More of Total Amount of Bonds, Mortgages, or Other Securities. If none, check box ☒ None

12. Tax Status (For completion by nonprofit organizations authorized to mail at nonprofit rates) (Check one)
☐ Has Not Changed During Preceding 12 Months
☒ Has Changed During Preceding 12 Months (Publisher must submit explanation of change with this statement)

PS Form 3526, July 2014 (Page 1 of 4 (see instructions page 4)) PSN: 7530-01-000-9001 PRIVACY NOTICE: See our privacy policy on www.usps.com

13. Publication Title: **Posel**

14. Issue Date for Circulation Data Below: **09/01/2020**

15. Extent and Nature of Circulation

		Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
a. Total Number of Copies (Net press run)			
(1)	Mailed Outside-County Paid Subscriptions Stated on PS Form 3541 (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	1,314	1,308
b. Paid Circulation (By Mail and Outside the Mail)			
(2)	Mailed In-County Paid Subscriptions Stated on PS Form 3541 (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	371	376
(3)	Paid Distribution Outside the Mails Including Sales Through Dealers and Carriers, Street Vendors, Counter Sales, and Other Paid Distribution Outside USPS®	-0-	-0-
(4)	Paid Distribution by Other Classes of Mail Through the USPS (e.g., First-Class Mail®)	-0-	-0-
c. Total Paid Distribution (Sum of 15d (1), (2), (3), and (4))		1,685	1,684
d. Free or Nominal Rate Distribution (By Mail and Outside the Mail)			
(1)	Free or Nominal Rate Outside-County Copies Included on PS Form 3541	-0-	-0-
(2)	Free or Nominal Rate In-County Copies Included on PS Form 3541	-0-	-0-
(3)	Free or Nominal Rate Copies Mailed at Other Classes Through the USPS (e.g., First-Class Mail)	-0-	-0-
(4)	Free or Nominal Rate Distribution Outside the Mail (Carriers or other means)	-0-	-0-
e. Total Free or Nominal Rate Distribution (Sum of 15d (1), (2), (3) and (4))		0	0
f. Total Distribution (Sum of 15c and 15e)		1,685	1,684
g. Copies not Distributed (See instructions to Publishers #4 (page #3))		145	146
h. Total (Sum of 15f and g)		1,830	1,830
i. Percent Paid (15c divided by 15f times 100)		100%	100%

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UNITED STATES POSTAL SERVICE® (All Periodicals Publications Except Requester Publications)

16. Electronic Copy Circulation

	Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
a. Paid Electronic Copies		
b. Total Paid Print Copies (Line 15c) + Paid Electronic Copies (Line 16a)	1,685	- 0 -
c. Total Print Distribution (Line 15f) + Paid Electronic Copies (Line 16a)	1,685	1,684
d. Percent Paid (Both Print & Electronic Copies) (16b divided by 16c × 100)		

☐ I certify that 90% of all my distributed copies (electronic and print) are paid above a nominal price.

17. Publication of Statement of Ownership
☒ If the publication is a general publication, publication of this statement is required. Will be printed in the **11/1/20** issue of this publication. ☐ Publication not required.

18. Signature and Title of Editor, Publisher, Business Manager, or Owner
 Signature: *Theresa Aveni* Date: **09/29/2020**
 Theresa Aveni, President

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

Project Food Pantry (PFP)



Our Food Pantry is continuing until December 31, 2020. Food and monetary donations are still being accepted. For Drop Off Sites, please call the Home Office.

Cleveland, Ohio

Thank You

We want to thank Cameron Koch for bringing in a large amount of food items for the food pantry at Our Lady of Lourdes Parish.

Cameron is a member of St. Joseph Society #156

Reminder

All societies of the Czech Catholic Union/CCU Life will be billed \$5.00 for Society Dues starting November 2020.

This was unanimously approved at the Executive Board Meeting held in November 2019 and was published in the January-February 2020 Posel.

KEEPING AND UPDATING WILLS AND OTHER DOCUMENTS

You've successfully completed all of your important documents: your Last Will, Living Will, Power of Attorney and Trust. You're feeling good and now you can rest easy until the end of your time, right? Maybe.

A lot can change between now and ten, twenty or forty years when your legal documents come into effect. You'll likely have different properties and possibly be in different relationships and phases of life. Ensuring that your important documents are updated in accordance with life changes is vital to ensuring your wishes are carried out. Here are some considerations in regard to when important documents expire and how long you should keep them.

Last Will and Testament

Wills do NOT expire. However, the older your Will, the more likely it is that the family members you name as your beneficiaries are either deceased, leave the family due to divorce or become estranged or were not in existence or adults when you signed this document.

It is simple to change a Will. This involves revoking the old Will, which can include stating in the new Will that you're revoking the old one, or even physically destroying the previous version. Another best practice is to keep important family members or friends informed that you have a Will or an updated version, keep it in a safe place and let them know where they can easily find it. While you could also make them copies, courts and lawyers will need to see the original document upon your death.

Living Will and Healthcare Power of Attorney

A healthcare power of attorney allows a designated individual to be your health advocate and make medical decisions in your best interest if you are incapacitated. A Living Will declares to your family and medical providers that you do not want to be kept alive artificially in the event you are permanently unconscious or have a terminal illness.

Both of these documents remain in effect as long as you live, unless you revoke it in writing. This is usually done by making a new Living Will or Healthcare Power.

Medical providers will likely honor these documents no matter how old they are. Thus, it is very important to keep these updated to make sure you still want the named individuals to act on your behalf. People will often change these documents when they get married/divorced or when their children reach adulthood.

Just like with your Will, it's important that your power of attorney is familiar with your wishes and has a copy of the legal document. Also, your primary care physician should likewise have a copy of these documents.

Financial Power of Attorney

Powers of attorney apply to more than healthcare. In the event of a permanent or temporary incapacity, your legal and financial affairs may need to be tended to by an authorized person (agent) until you are back on your feet again. Financial powers of attorney expire upon death, but when they start depends upon the type of financial power of attorney you have.

A standard power of attorney is effective upon signing (with the understanding that it will not be used until you are in fact incapacitated). A springing power of attorney is effective upon your agent securing medical documentation that you are in fact incapacitated.

Technically financial powers of attorney do not expire until revoked (either by making a new one or tearing up an old one). However, because they give sweeping power to the agent, they are heavily scrutinized. It is not uncommon for a financial institution to "willy nilly" decide that the power is too old. It is best practice to keep a financial power of attorney dated within the last five (5) years.

Trusts

Trusts act similar to Wills in that they distribute property after death, without the need for Probate interference. However, a Living Trust can also allow someone to take care of your money or property under certain terms while you're still alive. Trust terms and expirations are usually determined by the trustor (the creator). Like Wills, it is important to make sure that your beneficiaries and Trustees are who you still want them to be.

Other financial documents

Generally, it's good to hold onto your tax returns indefinitely, as well as other major financial records that document inheritances received. Then, a good practice is to save any document that verifies information on your tax return, like your 1099s and W-2s, bank statements, receipts, etc., for three to seven years. Regular bank statements and paystubs should be kept for one year.

It can be helpful to maintain a digital log/copy of your important documents in case something happens to the originals. By keeping and updating your important documents as you should you can finally enjoy that piece of mind.

Still have a question about keeping or updating your important documents? Contact me today to set up a time to chat.

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.



BOHEMIAN SPICY BEEF ROAST WITH POTATO DUMPLINGS

3 to 4 pound beef rump
1 large can tomato juice
1 cup water
3 to 4 teaspoons whole mixed pickling spice
1 cup cream or half and half
1 teaspoon sugar, or to taste
2 tablespoons cornstarch
Dumplings:
7 large potatoes, peeled
1 egg
1 teaspoon salt
4 cups flour (about) - more if needed

In a heavy skillet, brown roast on all sides in a little fat. Add tomato juice and water. Tie spices in a spice bag and add. Simmer covered 2 1/2 hours or until tender. Remove and discard spices. Remove meat to serving plate; keep warm. Add sugar to pan juices. In a bowl, gradually add cream to cornstarch, blending with beater until smooth, then gradually add pan juices. Return to skillet; heat through, stirring. Slice and serve meat; serve gravy over.
Potato Dumplings: Grind raw potatoes or grate fine. Squeeze out excess water. Mix with egg and salt. Gradually stir in flour until mixture holds shape. Form into medium balls. Drop into sufficient boiling water to completely cover dumplings. Boil uncovered 10 minutes. Stir to loosen dumplings from pan bottom. Cook covered 15 minutes longer. Drain. Serves 4-6.

SUSENKY (BISCUITS)

2 cups flour
3 tsp. baking powder
1 tsp. salt
¾ cup milk
¾ cup shortening

Combine dry ingredients until fine crumbs. Stir in the milk and knead the dough a little. Roll it out to about ½ inch thickness and cut with a biscuit cutter. Place on a baking sheet and bake at 350° for about 10 - 12 minutes.

BOHEMIAN BUTTER COOKIES (MASLOVE CUKROVY)

2 hard cooked egg yolks
1 cup butter or margarine
¼ tsp. salt
¾ cup sugar
3-½ cups sifted all purpose flour
2 raw eggs
½ tsp. grated lemon rind
¼ cup lemon juice
Colored sugar

Rub hard cooked egg yolks through sieve. Add butter or margarine and salt, cream well. Gradually add sugar, creaming well after each addition. Add raw egg yolks, lemon rind and juice, beat well. Add flour and mix thoroughly. Chill in refrigerator about one hour. Roll to ¼ thickness on lightly floured board. Cut with 2-½" floured fancy cookie cutters. Place on cookie sheet, sprinkle with colored sugar. Bake at 375 degrees for about 10 to 15 minutes.

Note: To hard cook egg yolks, separate yolks from whites. Drop yolks into boiling water. Simmer gently about 10 minutes.

Saying Grace

A while back I read a story of a visiting pastor who attended a men's breakfast in the middle of a rural farming area of the country. The group had asked an older farmer, decked out in bib overalls, to say grace for the morning breakfast.

"Lord, I hate buttermilk", the farmer began. The visiting pastor opened one eye to glance at the farmer and wonder where this was going.

The farmer loudly proclaimed, "Lord, I hate lard." Now the pastor was growing concerned.

Without missing a beat, the farmer continued, "And Lord, you know I don't much care for raw white flour." The pastor once again opened an eye to glance around the room and saw that he wasn't the only one to feel uncomfortable.

Then the farmer added, "But Lord, when you mix them all together and bake them, I do love warm fresh biscuits. So Lord, when things come up that we don't like, when life gets hard, when we don't understand what you're saying to us, help us to just relax and wait until you are done mixing. It will probably be even better than biscuits. Amen."

Within that prayer there is a great wisdom for all when it comes to complicated situations like we are experiencing in the world today.

Stay strong, my friends, because our LORD is mixing several things that we don't really care for, but something even better is going to come when HE is done with it. Amen!

Cedar Rapids, Iowa

Like the rest of the nation, Iowa has had to experience a different way of life and has had to adjust due to Covid 19.

At St. Wenceslaus Parish, masses were cancelled until late May with masks and social distancing recommended. The Church had been open for an hour on Sundays for private prayer during the closure. The Annual St. Mary's Society #119 Communion Breakfast and attendance at Mass in May were among the parish events



St. Wenceslaus Church

cancelled. A parish dinner and fundraiser held on the first Saturday after Easter, called the Easter Feaster, was among the parish events cancelled along with the annual Goulash day and bazaar held the last Sunday in September.

The annual Chile Supper fundraiser for the Czech School was held in March with limited attendance at St. Ludmila's Parish Center. The Czech School went virtual this year with classes three mornings a week on line. Materials are sent by email for vocabulary and learning Czech traditional folk songs. An outdoor tour of the Czech National Cemetery was held.

During the time of the quarantine, staff at the Czech and Slavic Museum & Library contacted the membership as to their welfare and suggestions or comments about the Museum and displays.

The Czech Museum is partnering with the African-American Museum of Iowa and other local museums about displays on democracy and the suffragette movement in the 1920's. The Czech Museum displays include citizenship papers and articles about Czech and Slavic immigrants who ran for public elective offices. These people desired to be American citizens and wanted a better life with freedom while still remembering their ancestral heritage.

Little mention was in the national media about a devastating storm on August 10th that affected the Midwest. The storm began in South Dakota and traveled through four states before ending in



Glovik Center

northern Ohio, crossing one thousand miles of the country. The storm intensified in central Iowa and hit the Cedar Rapids area with winds of eighty to a hundred miles an hour and gusts to one hundred forty miles an hour. It was called a derecho with straight line winds, which was considered equal to a category two hurricane. The storm had a path of about two counties wide. The inland hurricane damaged and uprooted huge oak, ash and linden trees which were a hundred years old. The storm impacted all areas of the city, damaging homes and buildings. The fire department deemed over a thousand housing units as unsafe. It is estimated



Church steeple sires

that sixty-five percent of the tree canopy was destroyed. Electrical power, internet, land and cell phone coverage was limited. It took up to two weeks in some areas to get utilities restored. Crews were brought in from surrounding states and the National Guard also assisted in the clean-up.

St. Wenceslaus Church has sustained damage to the roof, spires and the belfry areas. Tarps are protecting the interior to limit damage to that area. The new addition did not receive damage and is currently the only entrance for the parishioners.

Glovik Center, the former high school building, has received considerable major damage and the fate of the building is undetermined at the present time.

St. Wenceslaus, pray for us!!!

Joan Sebetka

CLEVELAND, OHIO

St. Joseph Society #156 monthly meetings continue at the Home Office.

Sunday, November 8, 2020

Regular meeting beginning at 1:00 PM with Memorial Service for deceased members of St. Joseph Society. A light luncheon will be served. Please call the Home Office for reservations.

Sunday December 13, 2020

Regular meeting beginning at 1:00 PM with election of officers and adult Christmas party. No gift exchange this year. Please call the Home Office for reservations.

Sunday, January 10, 2021

Regular meeting beginning at 1:00 PM with installation of officers 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.

EDITOR'S NOTE: Because of Governor DeWine's mandates, please call the Home Office the week of the meeting to confirm the meeting will be held.

Czech Hand-Blown Glass Beads

The Rautis factory in Krkonose in the mountains of north Bohemia, is where most of these beads are hand-manufactured. At the factory, you can see the entire manufacturing process: how beads are blown through glass tubes, then silver coated, colored and cut, and finally assembled into ornaments. This entire process is done by hand.



Jiri Menzel



Born in Prague on February 23, 1938, Jiri studied directing at the Film & TV School of the Academy of Performing Arts in Prague. He became a film director, theater director, actor and screenwriter. Jiri won an Academy Award for Best International Film, "Closely Watched Trains" in 1968.

Jiri Menzel passed away on September 5, 2020 after being in poor health for several years and having brain surgery in 2017.



Old Town Square (Staromestske Namesti)

This is the historic square in the Old Town quarter of Prague, located between Wenceslas Square and the Charles Bridge. The Christmas Market here is the largest Christmas market in the Czech Republic (the Easter market held here was written about in the March-April 2020 Posel).



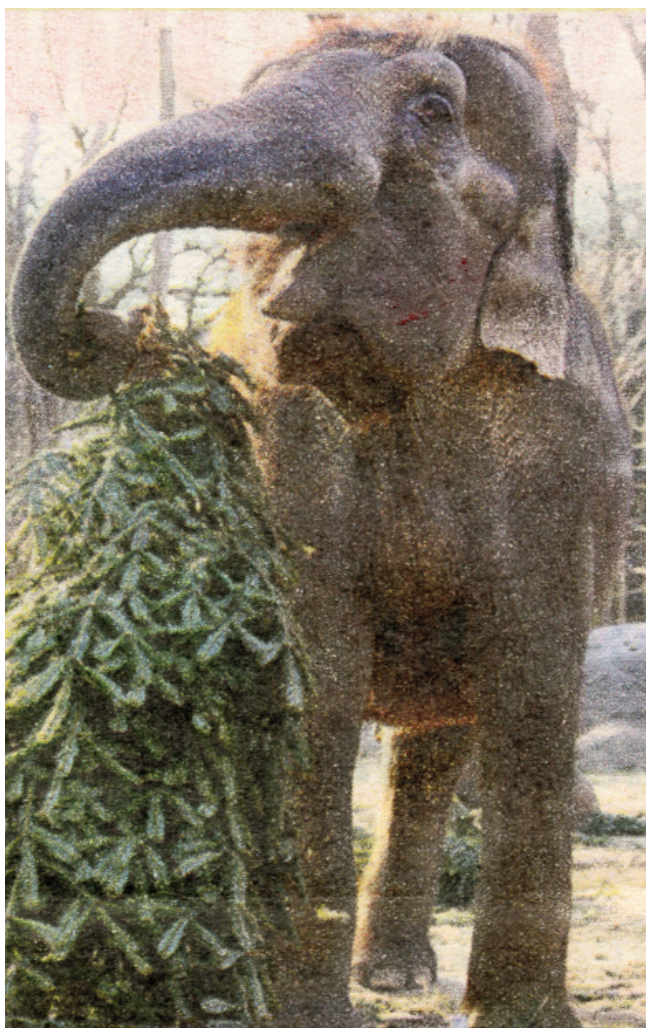
Church of Our Lady Before Tyn (Chram Matky Bozi Pred Tynem)



The Church of Our Lady Before Tyn is located near the Old Town Square in Prague. It is one of the most important Prague churches. During the Hussite wars, the church was occupied by Hussites. In the 15th century, a statue of the Hussite King was placed in the church. After the victory of Catholicism in the country in the 1620's, the statue was replaced with the Madonna figure.

The church organ, made in 1673, is the oldest one in Prague.





Recycle

A great way to recycle your Christmas tree is to donate it. Some zoos take donated trees and use them as food for the animals.



Santa stretches time like a rubber band in order to deliver all the gifts in one night.

According to the United Nations Children's Fund (UNICEF), there are 2.1 billion children in the world under the age of 18. If we assume that each household has an average 2.5 children, Santa would have to make 842 millions stops on Christmas Eve and travel 221 million miles!!!

All Saints and All Souls



*TEMPUS FUGIT – MEMENTO MORE
TIME PASSES – REMEMBER DEATH*

On November 1st, Catholics throughout the Czech Republic observed the feast of All Saints, a day on which the faithful gathered in churches and cemeteries to pray for relatives who have passed away. Priests in their homilies at liturgies pointed to the Saints as setting examples of Christian living for the faithful today.

Observing the feast of All Saints dates to the beginning of the 7th century, when Pope Boniface IV converted the pagan Pantheon in Rome into a Christian church in the year 610 A.D. He consecrated the church in honor of the Blessed Virgin Mary and all the saints who had been martyred in defense of their faith and the Catholic Church.

In the 18th century, Pope Gregory III declared November 1st to be All Saints Day.

In the 10th and 11th centuries, the feast of All Souls was introduced to follow the feast of All Saints. The feast is based on the Catholic doctrine of purgatory, which states that these souls who have died in the state of grace but with some attachment to sin, are purified for a time before they are admitted to heaven. Their stay in purgatory may be lessened by the prayers of the living on their behalf as well as the celebration of the Mass for the repose of their souls.

November 11



We Salute You . . .

*We salute the many men
And women who have
Fought for the freedom
We enjoy today.
Let us remember those
Who fought and died for
Our freedom.*

Military to English

We can thank soldiers and sailors for the words umpteen, skedaddle and raunchy. Here are more military slang that deserve widespread use in the civilian world.

Crumb catcher: mouth

Five-sided puzzle palace: the Pentagon

Flight suit insert: Pilot

Football bat: an odd way of doing something

Fruit salad: ribbons and medals worn on a uniform

Galloping dandruff: lice

Geardo: a soldier who obsesses about gear

Gofasters: sneakers

Ink stick: pen

Jesus slippers: military issued shower footwear

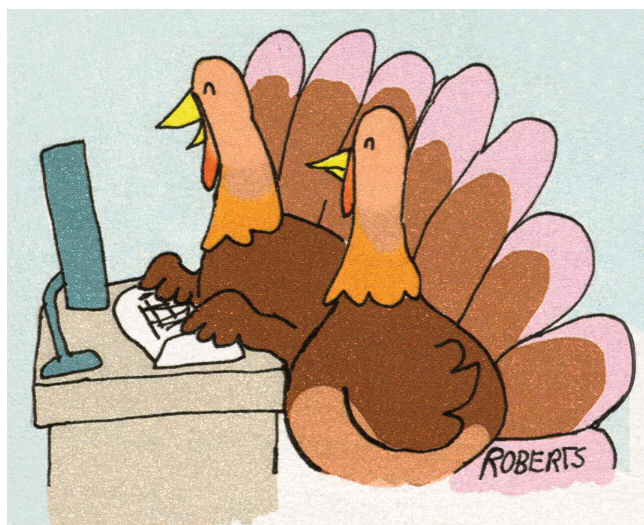
Left-handed monkey wrench: a nonexistent item recruits are tricked into looking for

Oxygen thief: someone who talks too much

Soup sandwich: a situation that has gone horribly wrong

Voluntold: forcibly volunteered for an assignment

– military.com



**“You should see all the
Thanksgiving dinner invites
we’ve gotten”**



CZECH THANKSGIVING REFLECTION

Most of us came to this country several years ago. We were all immigrants from Czechoslovakia. We all were looking for new life in a strange country. We had no friends to help us, language difficulties, no steady jobs and for many it was easy to be despondent.

Slowly, times changed. There is no one here to lead you by the hand, but also no one to order you or push you about. Once you land here you are left to yourself, to shape your own future, to test yourself. This is what living in freedom is.

On Thanksgiving Day, we may well remember that there is much in America to be grateful for. We should be grateful to the people accepting us for what we are. They do not question our ancestry, our accent, faith or political beliefs. When we want to move from place to place, we do not have to ask for permission. We just go. We do not have to stand in line for hours to buy a piece of tough, fat meat. We are not asked for identification when buying a pair of shoes. Our mail is not censored and our conversation with friends is not reported to the secret police. Yes, this is a free country.

Truly, there are many things for which we immigrants should be thankful. We should be able to think of hundreds of good reasons for which we should be thankful. What is a better day to pay our gratitude to our new country? Thanksgiving Day, of course.

Poinsettia



The poinsettia is a shrub native to Mexico. The plant was actually introduced here in 1828 by Dr. Joel R. Poinsett, U.S. Ambassador to Mexico at the time, for whom the plant was named. Poinsettia can come in a variety of colors ranging from red to pink to white or marbled or multi-colored. The plants can be dyed, painted or sprayed with glitter.



Poinsettias grow wild in Mexico and can grow as tall as ten feet. Their Spanish name, Flor de la Noche Buena (flower of the holy night) derives from a Mexican legend which holds that the poinsettia originated in a miracle.

A poor peasant child, with nothing to take to the service honoring the birth of the Christ Child, sadly picked a few weeds to give as an offering. Kneeling at the altar with this humble gift, the child's earnest prayer and tears of reverence transformed the weeds into the beautiful scarlet flower we know so well.

Sv. Mikulas (St. Nicholas) December 6



May the gifts of peace and joy be
Yours at Christmas
And may happiness dwell around
You wherever you go!!!

A Holiday Blessing

Pearl Harbor December 7



U.S. NAVY | VIA ASSOCIATED PRESS
Part of the hull of the capsized USS Oklahoma is seen at right as the battleship USS West Virginia, center, begins to sink after suffering heavy damage, while the USS Maryland, left, is still afloat in Pearl Harbor, Oahu, Hawaii, on Dec. 7, 1941. Some 2,300 members of the U.S. military were killed in the attack.

Immaculate Conception December 8



The light of the Christmas star to you,
The warmth of home and hearth to you,
The cheer and Good will of friends to you,
The hope of a childlike heart to you,
The joy of a thousands angels to you,
The love of the Son and God's peace to you.

An Irish Christmas Blessing



"It's the kids on your naughty list Santa, and their attorney"

Footprints in the Snow



One white and wintry Christmas Eve
In a village, not long ago,
A young child took a journey,
Leaving footprints in the snow.
Clutched within her tiny hand
She carried a small tattered heart,
Fashioned from scraps of cloth,
Wrapped in the charm of childlike art.

A manger scene of wood and straw
Was the child's destination.
Her only Christmas wish,
To join Christ's birthday celebration,
She placed her precious handmade gift
Upon the straw with care,
And before she turned to leave,
Whispered a simple prayer.

The villagers who stood nearby
Recall that night with awe,
Retelling every detail
Of the miracle they saw ...
A second set of footprints
Appeared next to the girl's own.
They seemed to walk right by her side,
To see her safely home.

But there's no mystery in the presence
Of this unseen Friend -
For once God's touched your heart
You'll never walk alone again.

Christmas Carols and Caroling

In the old world there was a mix of singing and dancing that was practiced for all festivals throughout the year. When Christmas was firmly established to be celebrated on December 25th, many of the existing carols or songs were sung on that day and new ones written to celebrate Christmas.

St. Francis of Assisi was instrumental in making the Christmas celebration one for the people instead of just for the clergy. He created large nativity scenes outside of his church and translated many of the Christmas carols from Latin into languages spoken by the average person and encouraged them to sing these songs to express their joy during the Christmas season.



This practice of singing Christmas songs outside of the Church near the nativity scenes spread throughout Europe and it was a natural next step for these Christmas carolers to start walking through the neighborhoods around the churches sharing their festive songs. Caroling started to decline in popularity as people were able to hear and play the same songs on the radio and eventually on their own record players. However, carolers can still be seen and heard today during the holiday season walking through neighborhoods and sharing the Christmas message much as they have done for the past 1,000 years.

National Slovak Society

ROLNIČKY (Jingle Bells)

Sláva už je sních, jedem na saních
Kluci křičí, zvonek zvoní
jenom táta ztích.
Kouká na syna, uši napíná,
co to slyší v rolničkách?
na co vzpomíná?

Rolničky, rolničky,
Kdo pak vám dal hlas?
Kašpárek maličký,
nebo Děda Mráz? Hej!
Rolničky, rolničky,
co to zvoní v nich?
Maminčiny písničky,
Vánoce a sních.



JINGLE BELLS

Dashing through the snow
In a one horse open sleigh;
O'er the fields we go
Laughing all the way.
Bells on Bobtails ring
Making spirits bright;
What fun it is to ride and sing
A sleighing song tonight.

Oh! Jingle bells, Jingle bells,
Jingle all the way.
Oh what fun it is to ride in a
one horse open sleigh!
Jingle bells, Jingle bells,
Jingle all the way.
Oh what fun it is to ride in a
one horse open sleigh.



CCU LIFE / CZECH CATHOLIC UNION Final Expense Policy

Reserves Per \$1,000
Add \$25 Annual Policy Fee

Age	Male	Female
20	\$14.11	\$12.62
21	\$14.48	\$12.97
22	\$14.86	\$13.33
23	\$15.25	\$13.71
24	\$15.65	\$14.09
25	\$16.07	\$14.50
26	\$16.51	\$14.91
27	\$16.96	\$15.34
28	\$17.44	\$15.79
29	\$17.93	\$16.24
30	\$18.43	\$16.72
31	\$18.95	\$17.21
32	\$19.49	\$17.71
33	\$20.04	\$18.23
34	\$20.60	\$18.76
35	\$21.18	\$19.30
36	\$21.77	\$19.86
37	\$22.37	\$20.44
38	\$22.99	\$21.03
39	\$23.62	\$21.65
40	\$24.27	\$22.28
41	\$24.94	\$22.95
42	\$25.64	\$23.63
43	\$26.36	\$24.35
44	\$27.11	\$25.08
45	\$27.90	\$25.85

Age	Male	Female
46	\$28.72	\$26.65
47	\$29.58	\$27.47
48	\$30.49	\$28.32
49	\$31.43	\$29.21
50	\$32.41	\$30.14
51	\$33.44	\$31.10
52	\$34.52	\$32.10
53	\$35.65	\$33.14
54	\$36.84	\$34.24
55	\$38.09	\$35.38
56	\$39.40	\$36.57
57	\$40.78	\$37.82
58	\$42.24	\$39.13
59	\$43.78	\$40.51
60	\$45.41	\$41.97
61	\$47.13	\$43.50
62	\$48.96	\$45.12
63	\$50.92	\$46.84
64	\$53.01	\$48.67
65	\$55.27	\$50.62
66	\$57.72	\$52.72
67	\$60.40	\$54.97
68	\$63.32	\$57.41
69	\$66.53	\$60.05
70	\$70.03	\$62.94

- ◆ Permanent Life Insurance
- ◆ Available to anyone between the ages of 20 to 70
- ◆ Limited to increments of \$10,000 or \$25,000
- ◆ Mode of payment can either be Annual or Monthly
- ◆ Limited Underwriting
- ◆ Life Time of Protection



CARE KIT

This kit was specially constructed for your use at any time. It contains:

A PAPER CLIP: to help keep things together when they seem to be slipping out of control.

A RUBBER BAND: to remind you that there is always someone to offer a hug when you need it.

A TISSUE: to wipe away a tear - your own or someone else's.

A CANDY KISS: to say I love you in a very special way.

AN ERASER: to erase any mistake or misunderstanding that is bothering you.

A NOTE CARD: to send a greeting to a friend or relative who is lonely.

A RECIPE: to make something when you want to do something special for someone.

A POEM: to share the beauty of words.

A SCRIPTURE VERSE: to share God's word.

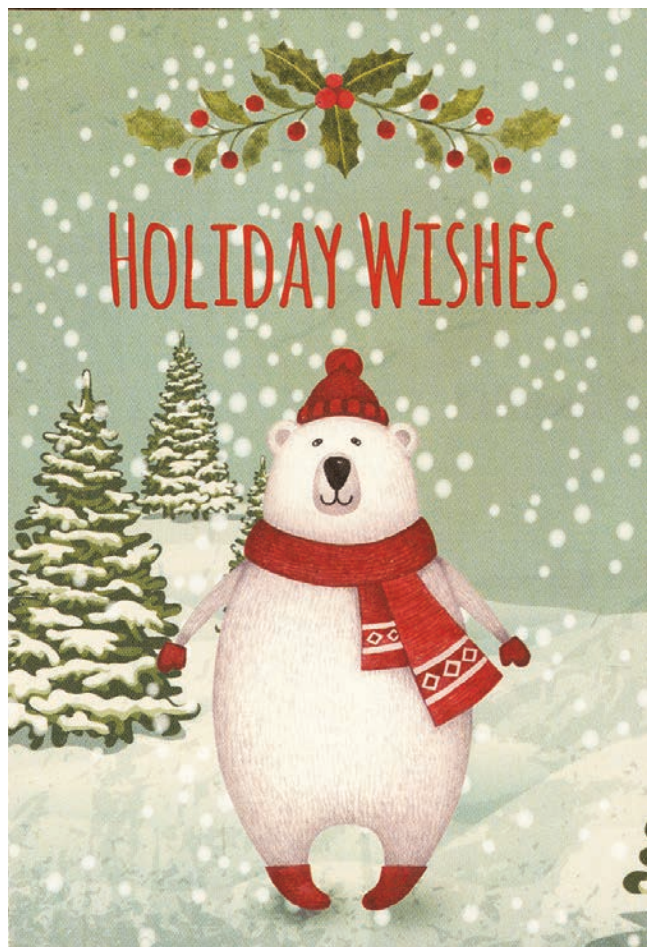
AN ADHESIVE BANDAGE: to remind you of healing - perhaps "hurt" feelings - your own or someone else's.



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.

TO ALL OUR MEMBERS



May love and friendship light
up your Christmas and
bring you joy in the
New Year.

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

PAYMENTS OF MORTUARY DEATH CLAIMS

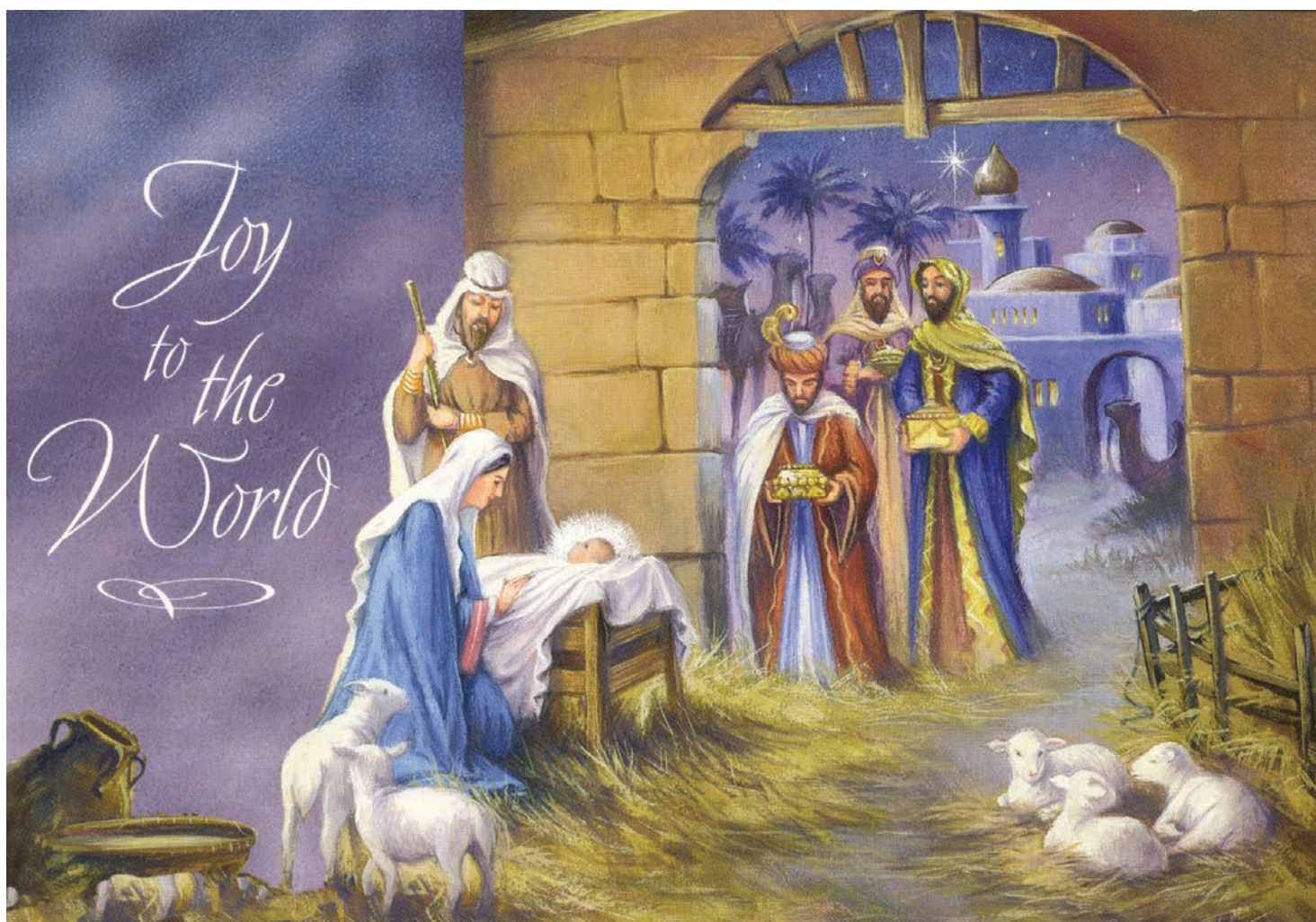
The Czech Catholic Union extends its sincerest sympathies to the
bereaved families of the following deceased members:

Name	Location	Soc. Name	No.	Date of Issue	Date of Death	Age
Ida Moravecek	Cicero, IL	St. Ann	18	04-01-1982	07-14-2020	92
Alfred Novacek	Omaha, NE	St. Lucy	127	10-01-2000	04-21-2020	84

TOTAL DEATH CLAIMS PAID 2020 \$79,521.00

MERRY CHRISTMAS

VESELE VANOCE



HAPPY NEW YEAR

STASTNY NOVY ROK