President’s Message

Dear Member of CCU,

Now that the winter snow is behind us and spring is upon us we can enjoy the great outdoors!

In this issue of the Posel are the 2020 Financial’s. Take a moment and review the results. Should there be any questions, please contact the CCU Home Office.

Also, in this issue we have a brief article of one of our members achievements. We are asking that our members please share your achievements, engagements, births, graduations, weddings or what ever the good news is that you would care to share with others in our organization. Please email your information to our editor Jane Milczewski at Jane@czechccu.org, she would be more than happy to place it in the next issue of the Posel.

Life insurance sales in 2021 are off to a good start. CCU continues to advertise in various church bulletins, Catholic High Schools and within the community, such as participating in the spring clean-up at the Czech Garden. What still remains to be the best advertisement is by ‘Way of Mouth’. Please continue promoting CCU to any family members and friends, all are welcome.

An Insurance Promo for 2021 is in the works. Details of this years promo will be in the next issue of the Posel in addition to a mass mailing and emailing to all of our members. Please be on the look out!

Fraternally,
Theresa Aveni
President
The accordion’s sounds are created by a current of air that strikes reeds and causes them to vibrate. The earliest free reed instruments date back 5,000 years to ancient China, when musicians blew into bamboo pipes, called shengs. In 1822, Friedrich Buschmann, a German, made a small reed instrument with hand-operated bellows that he called a “Koncertina.” In May 1829, Viennese piano and organ maker, Cyril Demian, patented a small four-octave instrument, that he named the accordion. The accordion and similar instruments are part of various musical traditions throughout the world, including Czech, Russian, Irish and Indian.

### CZECH TO ENGLISH

#### TRAVEL

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<td>Motorovy Olej</td>
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<td>Benzinova Stanice</td>
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#### RESTROOMS

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<td>Pani</td>
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<td>Dami</td>
<td>Ladies</td>
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The Rudolfinum, also known as House of Artists opened in 1885. Located on the bank of the Vltava River, the building was originally built to house an art gallery, museum and concert hall for the Czech speaking community. In 1889, it was renamed after Crown Prince Rudolph of Austria, who died in a double suicide with his mistress. In 1918, it became the seat of the new Czechoslovak parliament until 1939, when it was closed down by the Nazis. After the war in 1946, the Rudolfinum returned to its original use as the home of the Czech Philharmonic Orchestra.

The Rudolfinum has become the home of the Prague Spring International Music Festival, founded in 1946, to celebrate the 50th anniversary of the Czech Philharmonic. The festival hosts soloists, orchestras, famous opera and theater groups. There are concerts of chamber music, early music, popular music, theater shows and operas. The festival traditionally opens on May 12 and lasts for three weeks.
The Metropolitan Cathedral of Saints Vitus, Wenceslaus and Adalbert is the biggest and the most important church in the Czech Republic. It is the seat of the Archbishop of Prague and the place where saints, kings, princes and emperors are buried. The coronations of the kings of Bohemia were held there until 1836.

Saint Vitus fest day is June 15th

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.
One National Park in the Czech Republic is Ceskosaske Svycarsko National Park. This park is an area of two parks, the National Park Czech Switzerland (Narodi Park Ceske Svycarsko) and the National Park Sachsische Schweiz (Saske Svycarsko) separated by the Czech/German border. The Czech portion of this park is along the shoreline of the river Labe (Elbe) located in the northwest part of the Czech Republic next to the German border. This is the lowest place in the Czech Republic by its elevation above sea level. On the border of this area is the town of Decin. The area around Decin is called Decin Highland. This park is a unique sandstone “rock town” which is part of the natural formation called Labske Piskovce (Elbe Sandstones).

Another National Park in the Czech Republic is Podyji National Park. This park is located in the south Moravian region of the Czech Republic. Adjacent to Austria’s Thayatal National Park on the border, together these two parks are referred to as the Inter-National Park. The park protects near-natural forests along the deep Dyje River Valley.

CCU LIFE - ANNUITY/IRA
Annuity Rates are set at 3% for members and 1.5% for non-members on new business with a guarantee of 1%, 2 year contract. Interest rates are reviewed quarterly and subject to change. Contact the Home Office for additional information on our Annuity and IRA products available.
SENT IN FROM OUR MEMBERS

No nursing home for me. I’ll be checking into a MARRIOTT!

With the average cost for nursing home-care being $275.00 per day, there is a better way when
we get old and too feeble.

I’ve already checked on reservations at The FAIRFIELD:

For a combined long-term stay discount and senior discount, it’s $79.00 per night.

Breakfast is included, and some have happy hours in the afternoon.

That leaves $196.00 a day for lunch and dinner in any restaurant we want, or room service,
laundery, gratuities and special TV movies.

Plus, they provide a spa, swimming pool, a workout room, a lounge and washer dryer, etc.

And most have free toothpaste and razors, and all have free shampoo and soap.

$10 worth of tips a day and you’ll have the entire staff scrambling to help you. They’ll treat you like
a customer, not a patient.

For a change of scenery, take the airport shuttle bus and eat at one of the nice restaurants there.

While you’re at the airport, fly somewhere... otherwise, the cash keeps building up.

It takes months to get into decent nursing homes. Marriott will take your reservation today!

And you’re not stuck in one place forever you can move from Marriott to Marriott, or even from city
to city.

Want to see Hawaii? They have COURTYARD there too.

TV broken? Light bulbs need changing? Need a mattress replaced? No problem... They fix
everything, and apologize for the inconvenience.

The Marriott has a night security person and daily room service. The maid checks to see if you
are OK. If not, they’ll call an ambulance or the undertaker!

If you fall and break a hip, Medicare will pay for the hip, and Marriott will upgrade you to a suite
for the rest of your life.

And no worries about visits from family. They will always be glad to find you, and probably check
in for a few days minivacation.

And the grandkids can use the pool.

• “When one door closes and another door opens, you are probably in prison.”

• “To me, ‘drink responsibly’, means don’t spill it.”

• “When I say, ‘The other day’, I could be referring to any time between yesterday and 15 years ago.”

• “I had my patience tested. I’m negative.”

• “Remember, if you lose a sock in the dryer, it comes back as a Tupperware lid that
doesn’t fit any of your containers.”

• “If you’re sitting in public and a stranger takes the seat next to you, just stare straight
ahead and say, ‘Did you bring the money?”’

• “I hate when a couple argues in public and I missed the beginning and don’t know whose
side I’m on.”

• “When I ask for directions, please don’t use words like ‘east.”’

Vse Nejlepsi k Narozeninam
All the Best on Your Birthday

Birthday wishes are sent out to our Chaplain, Father Joseph Callahan,
who is celebrating his birthday on May 18th.
Lillies, azaleas, daffodils, amaryllis, chrysanthemums, tulips, oleander, hyacinth, English ivy, sago palm, cyclamen, autumn crocus, widow’s thrill, hydrangea, aloe vera, philodendron, lily of the valley, poinsettia, asparagus fern and peace lily.

A Picnic is a state of mind. The first and most important ingredient of a perfect picnic is good company.

It is simple. We surround ourselves with people we love and be present.

The basic proposition of a picnic is that it is a very short vacation from your life.

And don’t we need a “vacation from life” right now!!!

I like to think these bears were supposed to meet for lunch but one got the wrong park.

Historically, the commencement speech is called this because students in medieval times entered universities as apprentices and left able to “commence” their professions. The earliest commencement speakers were graduating students who delivered their speeches in Latin.

While a commencement speech is meant to be significant to the graduates, sometimes it makes history.

In 1947, Secretary of State George C. Marshall gave an address at Harvard University that outlined a program to help European nations devastated by World War II. This is now known as the Marshall Plan.

A small number of universities pay their speakers. The rest rely on alumni or famous friends to speak for free.

Congratulations are extended to all our high school and college graduates. We extend to you our best wishes in whatever path you choose, either to continue your education or to enter the work force.

GOOD LUCK!!!
BUCHTA (CZECH DESSERT)
3 cups milk  
2 yeast cakes  
1 cup butter  
1/3 cup margarine  
1 cup sugar  
1 Tablespoon salt  
2 teaspoons vanilla  
4 egg yolks  
11 1/4 cups sifted flour  
(filling of choice, apricot, cherry, poppy seed, cream cheese)

Crumble yeast and dissolve in 1/4 cup luke warm milk with 1 tablespoon of sugar and mix together. Then add enough flour from the above portion to be about as thick as cake batter. Mix well. Cover with aluminum foil and put in a warm place and let it rise to double in size. After dough doubles in size, add the rest of the ingredients and make sure to beat the egg yolks well. Knead with hand until mixed well and it is like biscuit dough. Let dough rise again in a warm place until it is double in size.

After rising is complete take 1 pound of dough and roll out to approximately 14 inches wide and 14 inches long (like a circle). Then spread filling like apricot, cherry, poppy seed, or cream cheese (about 1 cup to 1 1/3 cup) over the dough but not too close to the edges. Roll up to about 4 to 5 inches wide and pinch the endge and ends of the dough until completely sealed. Brush the top and sides with butter and let rise until double the size.

Bake on 350 for 20 to 22 minutes.
After baked brush again with butter. Let cool and cover with powdered sugar or cream cheese icing.

CREAM CHEESE ICING
1 stick cream cheese  
1 stick margarine  
1 tablespoon vanilla

POWDERED SUGAR ICING
Vanilla — a teaspoon  
Powder sugar  
Milk (mix enough powdered sugar and milk until can spread easily)

FRUIT BLOSSOM SALAD
1 qt. strawberries, halved  
1 20 oz. can pineapple chunks, drained  
4 firm bananas, sliced  
1 16 oz. jar or pouch strawberry glaze  
Gently toss strawberries, pineapple and bananas.
Fold in glaze.
Chill for 1 hour.
8 servings

CARAWAY STEAK STRIPS
1 lb. beef round steak, cut into strips  
1 c. chopped onion  
1 c. thinly sliced carrots  
1 clove garlic, minced  
2 Tbsp. oil or shortening  
3/4 c. beef broth  
1 Tbsp. red wine vinegar  
Pinch of paprika  
3/4 tsp. caraway seeds  
1/2 tsp. marjoram  
1/4 tsp. salt  
Dash of pepper  
4 tsp. flour  
3/4 c. sour cream

Saute beef, onions, carrots, and garlic in oil until meat is browned; stir in broth, vinegar, paprika, caraway seed, marjoram, salt, and pepper.
Bring to boiling; reduce heat. Simmer until meat is tender.
Stir flour into sour cream; blend into beef mixture.
Heat until thickened.
Season to taste.
Serve over dumplings, noodles, or spaetzle.
Serves 4 to 5.
**In Appreciation**

Malachi House, Cleveland, Ohio — “On behalf of the Board of Trustees, Staff and Residents of Malachi House, please accept our deepest appreciation for your generous Spring Newsletter donation. Malachi House is a unique charity in Northeast Ohio which provides care to the terminally ill who have no financial resources or anyone to care for them during final stages of life. Thank you again for your kindness and God bless you!”

_Sincerely, Judy Ghazoul Hilow, Executive Director_

St. Monica Church, Garfield Hts., Ohio — “On behalf of St. Monica Church and our parishioners, I would like to take this opportunity to thank you. We appreciate your donation towards the success of our fundraiser. Please be assured of our best wishes and prayerful support.”

_Sincerely yours in Christ, Fr. Thomas A. Haren, Pastor_

_P.S. Much appreciated_

Our Lady’s Inn Maternity Homes, St. Louis, Missouri — “Thank you for your gift to Our Lady’s Inn and for partnering with us. Thank you for believing in our work. Thank you for showing these young mothers that they have worth and their children are valued.”

_Gratefully, Amy Rager, Development Director_

Our Lady of Lourdes Parish, Cleveland, Ohio — “Many, many thanks for the generous donation to be used for our food pantry. Our food pantry is an important community resource and you help make it possible. May God continue to bless you and your efforts.”

_Sincerely, Rev. Joseph H. Callahan, Pastor_

Sokol Orel, Bronx, New York — “On behalf of Sokol Orel Society, I would like to thank you for your help and support. Your thoughtful and generous donation was very much needed and greatly appreciated. Our beloved society is surviving these unprecedented times thanks to your support. We thank you from the bottom of our hearts. Sokol Orel has preserved our Czech/Slovak and Catholic heritage for over 112 years. We pray that we continue surviving and celebrating our Sokol traditions together. With our continued support, we can do so. May God bless you. Zdar Buhl”

_Charles Jangl Jr., Social Director_

St. Wenceslaus Catholic Church, Cedar Rapids, Iowa — “Thank you very much for your kind and very generous donation to Saint Wenceslaus Church for our food pantry. We appreciate your passion for Saint Wenceslaus and your generosity toward our parishioners. You will be in our prayers.”

_Many Blessings, Fr. Pierre Joseph, Pastor; Fr. Aaron Junge, Associate Pastor; Eric Oliver, Parish Assistant_
Who is watching you on the Internet?

Is there a way to get privacy on an open network called the Internet? It can be done although it requires you to be proactive and perform many of the following suggestions. If you do so, you will drastically decrease your open visibility on the Internet and I'll bet you'll receive a lot less ads when you are web surfing and reading your email. Here they are:

#1 Consider switching search engines. Try using a different search engine other than Google and Bing. I happen to use DuckDuckGo and another one could be StartPage. These don’t keep a record of your searches, hence this information cannot be sold to advertisers.

#2 If you use Gmail, consider using a different Mail package. Protonmail.com might be something that can work for you. The basic service is free, and the paid version is reasonable. It uses end to end encryption for maximum privacy. Gmail, it seems, monitors almost all of your email communication so they get to, and will, harvest information about you to sell to advertisers.

#3 Do you use Chrome? Chrome was developed by Google and guess what?!? Google loves to gather information about you and sell it to their advertisers. They call it GSA, Google Surveillance and Advertising. GSA gets Google an absolute ton of revenue every month.

#4 The same can be said for most Android devices. Android devices are mainly phones and other mobile devices. Android was developed by Google. Many I.T. companies make most of their money by selling products, whereas Google makes almost all of its money by misleading you with “free” services it uses to track your searches and movements. Now using this data, they charge businesses a fee to send you targeted ads.

#5 Use a VPN, which stands for virtual private network. This is a technology that uses a public network, usually the internet, to transmit encrypted data between a private network and a remote site on the Internet. It is used to throw off cyber pirates and hackers into thinking you’re not really you. In my opinion, do not use the free VPN’s offered on the Internet but instead obtain a VPN for around $45 to $50 a year.

#6 You might want to throw away or severely limit the Internet devices that you have in your home. You know, the thermostat, Alexa, your refrigerator, and those things that you talk to. Almost all of these devices records everything that you say and what your children say. You wouldn’t want your neighbors listening in on all the conversations in your home would you? Of course not. But that’s what many of us are doing today.

#7 Clear the cache and the cookies on your computers and mobile devices. These contain information about you and where you’ve been recently on the Internet. Clearing the cookies and cache may be a little tricky for most people, but if you hold down 3 keys; CTRL, SHIFT and DEL, this will take you directly to the appropriate menu in which you can delete the cache and cookies. Also, if you are using Brave or Firefox web browsers, you can erase your cache and cookies automatically every time you exit the browser.

Again, the Internet was created more than 50 years ago with the sole intention of being open and sharing, yes sharing, almost everything. We can’t blame the Internet if we voluntarily put our personal data there. After all that’s what it was meant to do; to share with others. So, the best we can do is limit what we put out on the Internet so our privacy is maintained at least as much as humanly possible.

The above views are that of XLN SYSTEMS CEO Allen Perk. XLN SYSTEMS is a Cyber Security and Privacy I.T. company headquartered in Columbus. Content is also attributable to Robert Epstein who is a Senior Research Psychologist at the American Institute for Behavioral Research and Technology.
MOTHER’S DAY IS REMEMBRANCE DAY

And we pause on The Path Of The Year
To pay honor and worshipful tribute
To the Mother our heart holds dear...
For, whether here or in heaven,
Her love is our haven and guide.
For always the memory of Mother
Is a beacon light shining inside...
Time cannot destroy her memory
And years can never erase
The tenderness and the beauty
Of the love in a Mother’s face...
And, when we think of our Mother,
We draw nearer to God above,
For only God in his Greatness
could fashion a MOTHER’S LOVE.

Helen Steiner Rice

TO THOSE WHO HAVE GONE TO
THE GREAT BEYOND WE SAY:
“Say those words of Love to all that can hear,
Wait not to say them at their funeral bier.
Kind words of cheer everybody craves,
More flowers in life, less on the graves.
You’re not forgotten, nor ever shall you be,
As long as memories last, we shall remember
thee.”

A prayer this Mother’s Day
Simply said for you –
May Mary and her Holy Child
Bless you all year through.

12
ARLINGTON NATIONAL CEMETERY

This cemetery is located in Arlington County, Virginia, across the Potomac River from Washington DC.

The cemetery opened on May 13, 1864. Some notable people buried there that are not presidents are: Jackie Cooper, Charles Durning, Joe Louis, Lee Marvin, Audie Murphy and Maureen O'Hara.

Tomb of the Unknown Soldier

The tomb has been patrolled continuously, 24/7, since 1930.

The guard takes 21 steps across the tomb, does an about face, hesitates for 21 seconds before beginning his return walk (21 alludes to the twenty-one gun salute).

The gloves worn by the guard are moistened to prevent losing his grip on the rifle.

Guards are changed every 30 minutes.
Guards must commit 2 years of life to guard the tomb.
The shoes are special made with very thick soles to keep heat and cold from their feet.
There are no wrinkles, folds or lint on the guard’s uniform.
Every guard spends 5 hours a day getting his uniforms ready for guard duty.

NATIONAL DONUT DAY

Observed annually on the first Friday in June, National Doughnut Day commemorates the women of the Salvation Army who cared for soldiers serving on the front lines of World War I in Montiers-sur-Saulx, France. After several weeks of inclement weather, the demoralized soldiers’ spirits were lifted by a taste from home. The Doughnut Lassies, as the Salvation Army women became known, are often credited with popularizing the doughnut after soldiers returned home after the war. Later during the depths of the Great Depression in 1938, Chicago’s Salvation Army began National Doughnut Day as a fundraiser to help those in need.

The Salvation Army celebrates National Doughnut Day these days by delivering thousands of doughnuts around the country.
I AM OLD GLORY

I am Old Glory. For more than ten score years I have been the banner of hope and freedom for generation after generation of Americans.

Born amid the first flames of America’s fight for freedom, I am the symbol of a country that has grown from a little group of thirteen colonies to a united nation of fifty sovereign states.

Planted firmly on the high pinnacle of American Faith my gently fluttering folds have proved an inspiration to untold millions.

Men have followed me into battle with unwavering courage. They have looked upon me as a symbol of national unity.

They have prayed that they and their fellow citizens might continue to enjoy the life, liberty and pursuit of happiness, which have been granted to every American as the heritage of free men.

So long as men love liberty more than life itself; so long as they treasure the priceless privileges bought with the blood of our forefathers; so long as the principles of truth, justice and charity for all remain deeply rooted in human hearts, I shall continue to be the enduring banner of the United States Of America.

Originally written by Master Sergeant Percy Webb, USMC.

FATHER’S DAY – JUNE 20

A father is neither an anchor to hold us back
Nor a sail to take us there,
But a guiding light
Whose love shows us the way.

Unknown

A loving word, a smile, a big hug, a little playtime, These are the things your child will remember.
On Father’s Day, we would like to thank the Devoted Dads who put their heart and soul Into raising wonderful kids.
Fatherhood is a gift to be cherished.
Chicago, Illinois
St. Ann Society #117 member, Margaret Barica, passed away on December 10, 2020 at the age of 87. Margaret is survived by her loving husband of nearly 64 years, Joseph Jr, two daughters, two sons, a brother, three grandchildren and two great grandchildren. Margaret still had her original Czech Catholic Union society book, Little Flower #116 issued in 1951, making her a member for 69 years. She was the former Director of Evangelization at Nativity Church and also a longtime member of the St. Vincent de Paul Society. From Margaret’s daughter, Holly, “My mom was a super mom and a fine, beautiful and generous lady. I still make knedlicky and kolachy with my sister to this day.”

Detroit, Michigan
St. Ann Society #5 member, Lillian Sesnak, passed away on November 8, 2020 at the age of 95. Lillian was a member of the Czech Catholic Union for 78 years.

Eternal rest grant unto them O Lord, and let perpetual light shine upon them!!!

Chicago, Illinois
HAPPY BELATED BIRTHDAY

St. Ann Society #117 member, Virgina Haugen, celebrated her 90th birthday on April 29th. Hope you had a wonderful birthday!!!
ST. JOHN NEPOMUK;
On May 17, 1854, the St. Louis Bohemian community broke ground for the first Czech Catholic church in the United States. The parish name, St. John Nepomuk. The first Mass celebrated in the wooden church was held on April 20, 1855. The first Solemn High Mass was celebrated on May 16, 1855, which is the feast of St. John Nepomuk. As the parish grew, a larger Gothic style brick church was dedicated in 1870.

Disaster struck the south side of St. Louis with the Great Cyclone on May 27, 1896. The church building was destroyed, along with heavy damage to its school and other parish buildings. The parish rallied and rebuilt the brick church, which was dedicated on November 7, 1897.

Interior work continued until the 1920s. There is a 12-foot recreation of the shrine and grotto at Lourdes, France. The Stations of the Cross, painted in Bohemia, are on copper and are titled in Czech. Reminiscent of the statuary which lines the Charles Bridge in Prague, statues stand on interior columns in the church. These statues are: Saints Cyril and Methodius, the apostles of the Slavic nation. Saint Michael the Archangel, Saint Wenceslaus had a great personal devotion to this saint and asked that all churches in his kingdom honor this saint. Saint Vojtech (Adalbert), Bishop of Prague. Saints Ludmila and Elizabeth of Hungary, these two holy women were the patrons of the first women's societies at St. John’s. Blessed Agnes of Bohemia and Milada these two nuns of the Czech nation were beatified at the time of the church reconstruction. Saint Vaclav (Wenceslaus), King of Bohemia and patron of the Czech people. Louis IX, King of France and patron of the City of St. Louis.

Beginning in 1953, hundreds of homes within the parish boundary were razed for urban development and highway construction, which reduced the number of parishioners. In 1972, St. John Nepomuk Parish District was designated on the National Register of Historic Places. In 2005, the Archdiocese of St. Louis designated St. John Nepomuk as a Chapel.

SVATI JANI (HYMN)
Svate Jene z Nepomuku drz nad nami ruku svou
My se k Tobé utikame s duvérou vzdy détinou
Pros za nasi rodnou zemi Pana s Matkou predrahou
Budiz On nam vecnym kralem ona matkou nebeskou

O Svaty Jane Neumane, Synu véryn vlasí sve
Oroduj u trunu Pyné Necht nys nyrod nezhyne
Nebeskeho otce chvalte Svati Jani z Ceskych niv
A v trunu kralovského Proste za svuj Cesky lid.

Saint John from Nepomuk, hold your hand above us.
We come to you with a child’s trust.
Pray to God and Our Blessed Mother for our nation.
You, God, are our eternal King and Mary, our heavenly mother.
Saint John Neuman, son of our faithful county,
Intercede at God’s throne for our nation,
That we may not perish.
Praise our heavenly Father,
Saint Johns, at heaven’s gate
Pray for our Czech people.

In 1972, St. John Nepomuk Parish District was designated on the National Register of Historic Places.
In 2005, the Archdiocese of St. Louis designated St. John Nepomuk as a Chapel.
Maggie Koch, a member of St. Joseph Society #156 in Cleveland, Ohio, achieved 3rd place in the Medina County “Top Dog” essay contest. Her essay was one of 200 entries. The prize included a 2021 dog tag with the number 3 and LOTS of dog food and treats for her dog, Harleigh. Maggie is the daughter of Kurt and Molly Koch, granddaughter of Audrey and Bill Schmidt and great-granddaughter of Elsie and Fred Malec. All are members of Society #156. Congratulations Maggie!!!

Top Dog Essay

How much do we love our dogs? How much do they love us? A whole bunch, of course! They are part of our families, so we love them more than anything! I have had three dogs total in my whole life, two right now and one passed away. I have Harleigh and Kona now and Brody is up in heaven. Though they all qualify as a “Top Dog”, I think Harleigh qualifies as the most.

Harleigh is the Top Dog in Medina County for many reasons, let me tell you why. Harleigh is an Australian cattle dog, my favorite breed. She is black and a little white, and she also has tan colored fur on her legs and mouth. Harleigh also has a fur scarf called blue merle. Her scarf and chest are a lot like her mother’s whole body. Harleigh is 16 in people years and about 90 in dog years, so she is pretty old. My mom and dad adopted her from the Australian Cattle Dog Rescue about 7 years before I was born. I am 9 and 9+7=16 and she is 16. All three of my dogs have been Rescue Dogs.

When Harleigh was little she was very active and loved to play Frisbee. She also could jump over six foot tall wooden fences. Now that she is 16 years old, she is not very active and is weak on her hind legs (maybe from all that high jumping). She is also now deaf and can only hear loud clapping and herself barking. When she is on the furniture with us she loves to cuddle and have your attention or she will bark to try to get it. Harleigh loves to lick people but I think it is disgusting, and try to avoid it as much as I can, because she has horribly smelly breath. It’s no secret why her breath stinks. It is because one of her favorite treats is to go into the cat’s litter box and have a snack. I guess dogs just have very different taste buds than us!

Dogs are all part of our families, even when they go to heaven. Harleigh might be one of the oldest dogs in Medina County and we really don’t know how much more time we will have with her. So we try to treat each day special. Me and my family are so happy she is ours and I honestly do not know what life would be like without her. She is cute and cuddly and I have never met another dog in Medina County more perfect than her! No doubt, she is Top Dog!

Birthday Greetings are being sent to Fred Malec in celebration of his 95th birthday on June 21. Fred has been a lifelong member of St. Joseph Society #156 in Cleveland, Ohio. Wishing you all the very best on this milestone birthday!!!
CZECH CATHOLIC UNION/CCU LIFE
Annual Statement
December 31, 2020

ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>BONDS OWNED</td>
<td>$16,956,201</td>
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<tr>
<td>PREFERRED STOCKS</td>
<td>$758,610</td>
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<tr>
<td>COMMON STOCKS</td>
<td>$438,880</td>
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<tr>
<td>REAL ESTATE</td>
<td>$64,975</td>
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<tr>
<td>CERTIFICATE LOANS</td>
<td>$82,800</td>
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<tr>
<td>CASH ON HAND</td>
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<tr>
<td>UNCOLLECTED PREMIUMS</td>
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<tr>
<td>ACCRUED INVESTMENT INCOME</td>
<td>$227,050</td>
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<tr>
<td>ELECTRONIC DATA PROC. EQUIP</td>
<td>$5,030</td>
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LIABILITIES, RESERVES & UNASSIGNED FUNDS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>LIFE CERT. RESERVES</td>
<td>$15,152,967</td>
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<tr>
<td>CERTIFICATE CLAIMS</td>
<td>$51,575</td>
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<tr>
<td>ADVANCE PREMIUMS</td>
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<tr>
<td>PROV. FOR REFUNDS</td>
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<tr>
<td>IMR</td>
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<td>ACCRUED EXPENSES</td>
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<td>FRATERNAL FUNDS</td>
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<td>ASSET VALUATION RESERVE</td>
<td>$360,602</td>
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<td>DRAFTS OUTSTANDING</td>
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<td>DEPOSIT TYPE CONTRACTS</td>
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<td>TOTAL LIABILITIES</td>
<td>$15,865,688</td>
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<tr>
<td>UNASSIGNED FUNDS</td>
<td>$2,942,385</td>
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TOTAL

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<tr>
<th>Description</th>
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<tbody>
<tr>
<td>TOTAL</td>
<td>$18,808,073</td>
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SUMMARY OF OPERATIONS

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<tr>
<th>Description</th>
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<tbody>
<tr>
<td>PREMIUM CONSIDERATION</td>
<td>$537,463</td>
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<tr>
<td>NET INVESTMENT INCOME</td>
<td>$873,482</td>
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<tr>
<td>MISCELLANEOUS INCOME</td>
<td>$10,330</td>
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<td>AGGREGATE WRITE-INS FOR MISC. INCOME</td>
<td>$543</td>
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<td>TOTAL INCOME</td>
<td>$1,421,818</td>
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<table>
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<tr>
<th>Description</th>
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<tbody>
<tr>
<td>DEATH BENEFITS</td>
<td>$146,428</td>
</tr>
<tr>
<td>ANNUITY BENEFITS</td>
<td>$411,531</td>
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<tr>
<td>CASH SURRENDERS &amp; MATURED BENEFITS</td>
<td>$41,884</td>
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<tr>
<td>INCREASE IN RESERVES FOR LIFE</td>
<td>$313,865</td>
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<td>TOTAL</td>
<td>$913,708</td>
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<table>
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<tbody>
<tr>
<td>GENERAL EXPENSES</td>
<td>$308,351</td>
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<tr>
<td>INSURANCE TAXES, LICENSES, FEES</td>
<td>$12,697</td>
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<td>AGGREGATE WRITE-INS FOR DEDUCTIONS</td>
<td>$4,250</td>
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TOTAL EXPENSES

<table>
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<tr>
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<table>
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<th>Description</th>
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<tbody>
<tr>
<td>NET GAIN FROM OPERATIONS BEFORE REFUNDS TO MEMBERS</td>
<td>$182,812</td>
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<tr>
<td>REFUNDS TO MEMBERS</td>
<td>$25,000</td>
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<tr>
<td>NET GAIN FROM OPERATIONS AFTER REFUNDS TO MEMBERS</td>
<td>$157,812</td>
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<tr>
<td>NET CAPITAL GAIN</td>
<td>$(133,411)</td>
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<tr>
<td>NET INCOME</td>
<td>$24,401</td>
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SOLVENCY RATIO 118%
CZECH CATHOLIC UNION HIGH SCHOOL GRANT

At the Executive Committee 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 2021-2022 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 of the Czech Catholic Union for three years, having one of the following plans: Whole Life – 20, 10, 5 Year Payment Life – Single Premium Whole Life – Youth Savings Plan 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, 2021. 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 Committee meeting held in November 2014, the officers and directors of the Czech Catholic Union voted to establish a Renewable Grant of $500.00 to members who will be enrolled in a CATHOLIC COLLEGE or are already attending a CATHOLIC COLLEGE during the 2021-2022 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 one of the following plans: Whole Life – 20, 10, 5 Year Payment Life – Single Premium Whole Life – Youth Savings Plan 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, 2021. 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

__________________________________________
PRAYER OF SOLACE
May Christ support us all the day long,
till the shadows lengthen,
and the evening comes,
and the busy world is hushed,
and the fever of life is over
and our work is done.
Then in His mercy
may He give us safe lodging,
and holy rest and peace at the last. Amen.

(attributed to John Cardinal Newman)

PAYMENTS OF MORTUARY DEATH CLAIMS
The Czech Catholic Union extends its sincerest sympathies to the bereaved families of the following deceased members:

<table>
<thead>
<tr>
<th>Name</th>
<th>Location</th>
<th>Soc. Name</th>
<th>No.</th>
<th>Date of Issue</th>
<th>Date of Death</th>
<th>Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frank G. Filous</td>
<td>Cleveland, OH</td>
<td>St. Joseph</td>
<td>156</td>
<td>12-01-1974</td>
<td>12-17-2020</td>
<td>99</td>
</tr>
<tr>
<td>Sandra Fadford</td>
<td>St. Louis, MO</td>
<td>St. Ludmila</td>
<td>7</td>
<td>11-01-1953</td>
<td>12-17-2020</td>
<td>67</td>
</tr>
<tr>
<td>Marion Kovac</td>
<td>Chicago, IL</td>
<td>St. Ann</td>
<td>3</td>
<td>01-01-1946</td>
<td>12-25-2020</td>
<td>92</td>
</tr>
<tr>
<td>Patricia Deiters</td>
<td>St. Louis, MO</td>
<td>St. Ludmila</td>
<td>7</td>
<td>01-01-1955</td>
<td>01-13-2021</td>
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</tr>
<tr>
<td>Margaret A. Barica</td>
<td>Chicago, IL</td>
<td>St. Ann</td>
<td>117</td>
<td>04-01-1951</td>
<td>12-10-2020</td>
<td>87</td>
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<tr>
<td>Michael Doder</td>
<td>St. Louis, MO</td>
<td>St. Ludmila</td>
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<td>02-01-1951</td>
<td>12-02-2020</td>
<td>75</td>
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<tr>
<td>Lillian Sesnak</td>
<td>Detroit, MI</td>
<td>St. Ann</td>
<td>5</td>
<td>10-01-1942</td>
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<td>Anne Hribal</td>
<td>Cleveland, OH</td>
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<td>04-01-1938</td>
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<td>Lillian Nuber</td>
<td>Detroit, MI</td>
<td>St. Ann</td>
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<td>02-01-1967</td>
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TOTAL DEATH CLAIMS PAID 2021 $48,922.00