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# A life without love is like a year without

summer.

- Swedish Proverb

## COVER STORY GEORGE WASHINGTON BRIDGE

This bridge is home to the world's largest freeflying American flag, measuring 90 feet. The flag is stored in a secret steel tube and is flown during major holidays and on September 11th. The bridge is a double-decked suspension bridge spanning the Hudson River, connecting Fort Lee in Bergen County, NJ with the Washington Hts. neighborhood of Manhattan, New York City. Opening in 1931, the GW bridge was the longest main bridge span in the world till the Golden Gate Bridge opened in 1937.

#### **Cleveland**, Ohio



The Czech Catholic Union again participated in the Annual Easter Ham Contest sponsored by the Neighborhood News, local suburban newspaper. The winner of the \$25

ham gift card was Eileen Skala, of Garfield Hts., suburb of Cleveland.



### **50-YEAR PIN RECIPIENTS - 2025**

	_	
Society	First Name	Last Name
2	T. Patrick	Waters
7	Jeffrey	Cox
7	Robert	Hoff
7	Lisa	Huelsmann
7	Stanley	Marchlewski III
10	Jennifer	Oster
16	Judi	Darnell
46	Timothy	Kessler
117	Clare Ann	Edmister
117	Ryan	Jagiello
119	Christina	Armstrong
119	Jolene	Digmann
119	Celeste	Kenney
119	James	Kenney
119	John	Kenney
119	Cheryl	McCollough
119	Kay	Weispfenning
143	Robert	Einweck
143	Glen	Griessler
156	Joseph	Bican
156	Richard	Busta
156	Jesse	Dlouhy
156	Victoria	Goldrick
156	Julia	Grossman
156	Lisa	Hrehocik
156	Christina	Hronek
156	Molly	Koch
156	Raymond	Smich
156	Kelly	Veselsky
156	Douglas	Veselsky Jr,
156	Christina	Zysek

The Communion Brunch was held on Sunday, March 16, 2025. Julia Grossman and Molly Koch, both from Society #156, received their pins that day. All other pins were mailed to the recipients.



# Wanted – Licensed Agents...

CCU Life is looking for member(s) of the organization who are licensed agents.

If you are interested in selling our competitive life and annuity products, contact the Home Office for more details.

216-341-0444 or insurance@czechccu.org



# Czech Catholic Union/CCU Life

*Offering Protection for the Whole Family!!!* A financially stable fraternal organization dedicated to providing Life Insurance and Annuity/IRA products.

#### Life Insurance Products

Ordinary Whole Life Single Premium Whole Life Single Premium Whole Life - 1 Pay 5 Year Payment Whole Life 10 Year Payment Whole Life 20 Year Payment Whole Life Final Expense (adult only) 10 & 20 Year Term Life (adult only) Youth Savings Plan – Ages 18-21-25 (youth only)

#### Annuity/IRA Products

Annuity Traditional IRA Roth IRA

Contact the Home Office for Information on all our products.

### THE ROYAL FOREST DAM PREHRADA LES KRALOVSTVI



This dam is surrounded by a beautiful forest with walking trails and the Elbe River. It is considered the most beautiful dam in the world. The construction of the dam came about after the disastrous flood of July 1897. Its construction occurred during the years 1910-1919. The long construction period was influenced by World War I. In its time it was the largest reservoir in Czechoslovakia in terms of volume of water held, and the longest dam in terms of the length of the brick dam. Since the year 1958 the dam, including the additional hydroelectric power plant, has been a stable monument due to its architectural uniqueness.

#### **STARY PODDVOROV**

This is a municipality and village in Hodonin District in the South Moravian Region of the Czech Republic. It lies in the Kyjov Hills, with the highest point being 860 feet above sea level.





The most important sight here is the Wooden Windmill built in 1870.

#### CZECH CATHOLIC UNION/CCU LIFE Annual Statement December 31, 2024

#### ASSETS

#### LIABILITIES, RESERVES & UNASSIGNED FUNDS

BONOS OWNED PREFERRED STOCKS COMMON STOCKS REAL ESTATE CERTIFICATE LOANS CASH ON HAND ACCRUED INVESTMENT INCOME ELECTRONIC DATA PROC. EQUIP UNCOLLECTED PREMIUMS FURNITURE & EQUIPMENT NONADMITTED ASSETS TOTAL	\$ 18,051,129 \$ 1,228,436 \$ 276,495 \$ 68,620 \$ 52,216 \$ 83,697 \$ 254,399 \$ 31,354 \$ 2,382 \$ 5,634 <u>\$ (5,634)</u> \$ 20,048,728	LIFE CERT. RESERVES CERTIFICATE CLAIMS ADVANCE PREMIUMS PROV. FOR REFUNDS IMR ACCRUED EXPENSES FRATERNAL FUNDS ASSET VALUATION RESERVE DRAFTS OUTSTANDING DEPOSIT TYPE CONTRACTS TOTAL LIABILITIES UNASSIGNED FUNDS TOTAL	\$ 16,323,474 \$ 42,196 \$ 2,289 \$ 35,000 \$ 9,457 \$ 10,676 \$ 74,490 \$ 356,273 \$ 5,878 <u>\$ 132,820</u> \$ 16,992,553 <u>\$ 3,056,175</u> \$ 20,048,728			
SUMMARY OF OPERATIONS						
PREMIUM CONSIDERATION NET INVESTMENT INCOME MISCELLANEOUS INCOME <i>TOTAL INCOME</i> OEATH BENEFITS ANNUITY BENEFITS CASH SURRENDERS & MATURED B INCREASE IN RESERVES FOR LIFE <i>TOTAL</i>	3ENEFITS	\$ 836,814 \$ 893,042 <u>\$ (1.915)</u> \$ 186,636 \$ 866,103 \$ 98,061 <u>\$ 266,831</u>	\$ 1,727,941 \$ 1,417,631			
GENERAL EXPENSES INSURANCE TAXES, LICENSES, FEE AGGREGATE WRITE-INS FOR DEDI TOTAL		\$ 297,471 \$ 14,607 <u>\$ 5,500</u>	<u>\$ 317.578</u>			
TOTAL EXPENSES			\$ 1,735,209			
NET GAIN FROM OPERATIONS BEI REFUNDS TO MEMBERS NET GAIN FROM OPERATIONS AF NET CAPITAL GAIN NET INCOME			\$ {7,268} <u>\$ 35.000</u> \$ (42,268) <u>\$ (796)</u> \$ (43,064)			

SOLVENCY RATIO







Klasicismus – Classical Studies 4 Crowns = \$.20



Toaletni Stolek Holern – Dressing Table Bedroom

12 Crowns = \$.60





#### PAUL BUNYAN



Paul Bunyan is a giant lumberjack and folk hero in American and Canadian folklore. Babe the Blue Ox is Bunyan's pet and working animal. His tall tales revolve around his superhuman labors. Paul Bunyan Day is June 28.

Sent in from a member: A lumberjack went into a magic forest to cut a tree. Upon his arrival, he started to swing at the tree when it shouted, "Wait! I'm a talking tree." The lumberjack grinned and said, "And you will dialogue."





Editor's Note: This is a copy of an actual \$2 bill.

#### NATIONAL PARENTS' DAY

This day honors all parents on the fourth Sunday in July. In May, we celebrated mothers and in June, we celebrated fathers. It follows that in July, we bring all Parents together to celebrate the role they have had in our lives by showing our appreciation for them, no matter where they may be.



#### SAND DOLLAR

The sand dollar is a species of flat, burrowing sea urchins. Some species that are not quite as flat, are known as sea biscuits. These can also be called sand cakes or cake urchins. Sand dollars are found on beaches around the world. Usually only the empty shell washes up on the beach. When found alive, the shells are covered with short, velvety brown spines which help the creature glide along and burrow in the sand.



#### LEGEND OF THE SAND DOLLAR

Here's a lovely little story That so many men will tell, Of the life and death of Jesus Etched upon this lonely shell. If you look at it real closely, You will find an image here Of four nails and then another From a Roman's sharpened spear. One side shows the Easter Lily With its center as a star, That shone bright for the shepherds As they traveled from afar. And the Yuletide poinsettia Painted on the other side Tells us Christ was born on Christmas, Wore our cross until he died. If you break the center open, You will find the sign of peace Five white doves in gleaming beauty, Will its wonders never cease! So, you see the simple story; Jesus lived for you and me, To carry on his work on earth, To love humanity.

#### PSALM 23 FOR THE WORKPLACE

The Lord is my real boss, I shall not want. He gives me peace, When chaos is all around me. He gently reminds me to pray before I speak And to do all things without Murmuring and complaining. He reminds me that He is my Source and not my job. He restores my sanity every day and guides my decisions That I might honor Him in everything I do. Even though I face absurd amounts of emails, System crashes, unrealistic deadlines, budget cutbacks, Gossiping co-workers, discriminating supervisors and a body that doesn't always cooperate every morning, I will not stop-for He is with me! His presence, His peace and His power Will see me through. He raises me up, even when they fail to promote me. He claims me as His own, even when The company threatens to let me go. His faithfulness and love are better than any bonus check. His retirement plan beats every 401K there is! When it's all said and done, I'll be working for Him a whole lot longer; And for that...I will praise His Name!



#### Sent in from a member –

Fort Snelling National Cemetery Visits



Weekly, I visit the grave of my beloved wife. After our visit, I express my condolences to other cemetery visitors and ask them about their loved one, their service connection and their service history. People appreciate my visit and thank me for listening to their stories. I share with them that I am the State MN. Chaplain of the Disabled American Veterans and the military continues to stand behind their service and sacrifice and the DAV will always be there to advocate for veterans. "Just proud of what I do. I have been a member for over 50 years. I have 3 daughters and 7 granddaughters." DAV of Minnesota State Chaplain, Bob Heinz Note: Bob and family are all members of Sacred Heart of Mary Society #45 in MN.



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.

#### **KLEMENTINUM NATIONAL LIBRARY**



Located in Prague and known as "The Baroque pearl of Prague", this library opened in 1722 as a part of a Jesuit university. Now it serves as the National Library of the Czech Republic. The library houses over 20,000 volumes of foreign theological literature. More than just a collection of books, it is a living museum and a masterpiece of Baroque architecture with beautiful murals and antique wooden furnishings. Baroque architecture involves wealthy designs with detailed forms, marble, largescale decoration and bright colors.





#### THE NEIGHBORHOOD

On August 3, 1795, the state of Connecticut sold the Western Reserve to the Connecticut Land Company for \$1.2 million (about \$34,500,000 in 2025 dollars). In 1811, Youngs L. Morgan, Sr., an emigrant from Connecticut, purchased from the Connecticut Land Company 100 acres of land around what is now the intersection of East 55th Street and Broadway Avenue. He and his heirs continued to farm this land until 1872. Others who owned land nearby were Charles Barkwill (a brickmaker), Eliezar Cable (who founded an orchard and nursery), Samuel Dille, Sr., (whose 90-acre farm straddled the intersection of Broadway and Dille Avenues), Jabesh Gallup (who founded a nursery), Moses Jewett and Simeon Streetor (who farmed 220 acres along Broadway Avenue).

There used to be a school on the corner of Barkwill and Dolloff (the school name was Barkwill School). Cable Avenue is off Broadway going east from East 55th about 3 or 4 miles. Dille is off Broadway west of the office and goes down into the industrial valley. Gallup is across from Dille. Jewett is one block north of Pershing off East 49th going toward Broadway. Streetor is gone, no idea where it used to be (do any of our readers have any idea?)

Editor's Note: The Home Office address is Dolloff Road. The office is one block west of the intersection of East 55th and Broadway. Also, this article and all information was sent in by one of our directors.



This intersection is facing west on East 55th. The church straight ahead is Our Lady of Lourdes. The Home Office is diagonally across from the church, heading north (cannot see in the picture).



This intersection is facing north on Broadway Avenue crossing East 55th heading toward downtown Cleveland.

### EASY CZECH CAKE



# SAUERKRAUT SQUARES METANKY

 $1~{\rm qt.}$  well-drained sauerkraut

1 c. ground cracklings (lard or bacon grease)

1 t. salt

 $2\frac{1}{2}$  c. flour

Less flour will make squares crisper.

Combine the ingredients. Roll out on floured board to pie crust thickness. Cut up into squares. Place on cookie sheet. Bake at 400 degrees till golden brown.

# TOMATOE CASSEROLE RAJCE KASTROL

<sup>1</sup>/<sub>4</sub> c. olive oil

2 medium onions, finely chopped 6 large cloves garlic, finely chopped 3 lbs. ripe tomatoes ½ c. fresh herbs (combination of basil, parsley and chives) ½ c. fresh, soft breadcrumbs ¼ c. parmesan cheese, grated Heat 2 T. of oil. Cook onions and garlic until softened but not colored. Spread onions and garlic around bottom of baking dish to make about <sup>1</sup>/<sub>2</sub>-inch layer. Peel and slice tomatoes into <sup>1</sup>/<sub>2</sub>-inch slices. Arrange on top of onions and garlic. Combine herbs, crumbs and cheese. Spread on top of tomatoes. Drizzle remaining 2 T. of the oil over the dish. Bake at 350 degrees for 25 minutes, uncovered.

1 lemon cake mix <sup>1</sup>/<sub>4</sub> c. poppyseed ½ t. cinnamon 1 c. warm water 1 pkg. instant lemon pudding ¼ t. nutmeg <sup>1</sup>/<sub>2</sub> c. vegetable oil  $4 \, \mathrm{eggs}$ Put all in bowl, except eggs. Add eggs one at a time, during the beating of the batter. Then beat 4 minutes at medium speed. Pour into greased Bundt pan. Bake at 350 degrees 40-45 minutes. Cool 20 minutes before inverting the pan. Frost with <sup>1</sup>/<sub>2</sub> c. powdered sugar and lemon juice.

Sent in from our member, Sharon Smich



Kiley graduated from Cloud County (Kansas) Community College on May 21, 2025 with a 3.5 GPA. She received an Associate's Degree and majored in Health and Human Performance. She was also on the Women's Basketball and Track Teams. She will continue her college career at Concord University in Athens, WV.

Kiley is the daughter of Ray Smich, sister of Gavin, niece of Richard Smich and granddaughter of Sharon Smich & Bob Newell, all members of St. Joseph Society 156, Cleveland, OH.

### FLASHBACK FOTO

Sent in from our member, Christine (Moudry) Ernat from Society #143 – This photo was found in a box from my grandmother, Anna Novak. Officers in 1962 were: President, Marie Kral; Vice President, Charles K. Hronek; Treasurer, Anna M. Veverka; Secretary, Marie Prusa;

Directors: Marie Tringl, Rose Blake, Marie Konicek, Mildred R. Janda and Marie Vanous.



CZECH CATHOLIC UNION CONVENTION - ST. JOHN NEPOMUCENE CHURCH - November 11, 1962 Photo By Bonish - Detroit, Michigan

#### **FLASHBACK FACT**

Sent in from a member: This is a plastic container which contains smelling salts and aspirins. Many years ago, these were passed out at funeral homes. Note: The name on the container is the funeral home that was located in the building next to the Home Office parking lot.





**St. Joseph Society #156, Cleveland, Ohio** – "Thank you for the college grant. It is grants like these that help a lot and are very much appreciated."

Sincerely, Alexander Prospal

American Parkinson Disease Association, Staten Island, NY – "We are so thankful for your recent gift to the APDA. Your generosity truly makes a difference as we work tirelessly to provide the support, education and research that will help those impacted by Parkinson's live life to the fullest. We want you to know that your support goes directly to work to change lives."

With sincere thanks, Leslie A. Chambers President and CEO (APDA)

**Children's Cancer Research Fund, Washington DC** – "Thank you, Czech Catholic Union! On behalf of all of us at CCRF, we want to express our heartfelt appreciation to you for your donation. Your commitment to funding critical research brings us closer to a world without childhood cancer."

Gratefully, Elizabeth Crippen Allen CEO (CCRF)

**Misericordia Foundation, Chicago, IL** – "Thank you for your generous gift to support Misericordia's residents with intellectual and developmental disabilities. Please know what a difference your gift will make as it touches the lives of our children and adults – helping us provide for each of them a life filled with friendships, meaningful experiences and opportunities, and beautiful residential homes. May God bless you and all you love with the gift of good health this year."

Sincerely, Sister Rosemary Connelly, RSM Chairman, Misericordia Foundation

Polish American Congress-Ohio Division, Parma, OH – "On behalf of the PACOH, we would like to extend our heartfelt thanks for your generous donation to our 75th Polish Constitution Day Weekend Celebration. Your support helps us preserve and promote Polish heritage, culture and history in our community. We are truly grateful for your contribution and wish you were here to celebrate this special occasion with us." With sincere appreciation, Joe Rutkowski

**St. Joseph's Indian School, Chamberlain, SD** – "Wophila thanka – many thanks – for your gift. Spring is on the horizon and the Lakota (Sioux) children are anxious to be outdoors riding bikes or shooting a few hoops. Philamayaye – thank you – for sharing your blessings so willingly with the boys and girls. May our prayers and continued guidance help each child through many new and wonderful adventures as they overcome life's challenges and achieve their hope-filled dreams. In their daily prayers, the children ask the Lord's blessings on you and your loved ones. May the warm spring days also bring renewed hope to you!"

Peace and Blessings, Fr. Greg Schill, SCJ Chaplain

#### WALLENSTEIN PALACE & GARDEN

#### VALDSTEJNSKA PALAC & ZAHRADA

This palace and garden are located in Mala Strana, Prague. Both were built in years 1623-1630. After World War II, the palace became state property and was renovated to house government offices. Today, the Senate of the Czech Republic operates out of the main buildings. The garden features many mythological figures.













## BREWERY & RESTAURANT U FLEKU PIVOVAR RESTAURACE U FLEKU

Founded in 1499 and located in Prague's New Town, this is the oldest and best-known Czech restaurant, pub and brewery. Their Flek Porter 13, brewed there, is a natural porter without any chemical additives. Between the medieval hall and the garden restaurant, the complex has the capacity of 1,200 places. They serve Czech and German food.



A widespread scam targeting Ohio drivers has emerged involving fraudulent text messages on your smart phone that claim recipients owe unpaid tolls on the Ohio Turnpike. These text messages, designed to appear official, urge immediate payment to avoid hefty penalties. However, the Ohio Turnpike Commission along with the Ohio Department of Transportation has <u>confirmed that these texts are</u> <u>fraudulent and should be ignored.</u>



#### **Understanding the Scam**

The scam operates through "smishing," a form of phishing conducted via smart phone text messages. Victims receive texts stating they have an outstanding toll balance—often a small amount like \$4.15 or \$12.51—and are asked to click on a link to settle the payment. <u>These links actually lead to counterfeit</u> websites that mimic the official Ohio Turnpike portals, such as "ohezp.com" or "ohiopiketolls.org," that are designed to obtain your personal and financial information.

The FBI's Internet Crime Complaint Center (IC3) has reported over 20,000 complaints related to such toll scams nationwide, with Ohio being a significant target.

#### **Official Responses and Warnings**

In response to the surge in scam reports, the Ohio Turnpike has suspended all late fees, collections, and Ohio BMV registration holds to protect customers from potential fraud. <u>They emphasize that legitimate toll</u> <u>notifications are sent exclusively via U.S. Mail</u>, not through text messages.

The FBI advises individuals who receive such texts to delete them immediately and report the incident to the IC3 at www.ic3.gov. If personal information has been compromised, <u>it's crucial</u> to contact financial institutions promptly to secure accounts and monitor for unauthorized transactions.

#### **Protecting Yourself from Smishing Scams**

To safeguard against these fraudulent scam messages:

- Do Not Click Links: Avoid clicking on any links in unsolicited texts claiming unpaid tolls.
- Verify Through Official Channels: If in doubt, contact the Ohio Turnpike directly via their official websites: www.ezpassoh.com or www.ohioturnpike.org.
- **Report Suspicious Messages:** Forward scam texts to 7726 (SPAM) and file a complaint with the IC3.
- Monitor Financial Accounts: Regularly check bank and credit card statements for unauthorized transactions.

#### Conclusion

As "smishing" scams become increasingly sophisticated, staying informed and vigilant is essential. As we have advised in previous articles, never click on links unless you are certain it is legitimate. As we have learned today, the Ohio Turnpike will not request toll payments via text message. Always verify the authenticity of such communications through official channels and report any suspicious activity to the appropriate authorities. Lastly, share this knowledge with others in your social circle.

This article provided by XLN SYSTEMS - XLNsystems.com



# SOCIAL SECURITY (90 Years Old)

A limited form of the Social Security Program began as a measure to implement "social insurance" during the Great Depression of the 1930's, when poverty rates among senior citizens exceeded 50%. The Social Security Act was enacted August 14, 1935. Drafted during President Franklin D. Roosevelt's first term, by signing this Act, FDR became the first president to advocate federal assistance to the elderly.



### SOCIAL SECURITY NUMBERS

SSNs are now assigned randomly by the Social Security Administration (SSA). Previously, the first three digits (the area number) corresponded to the state and the next two digits ("group number") grouped numbers within that state. Since 2011, the area number and group number are assigned randomly to extend the lifespan of the nine-digit number. The last four digits ("serial number") are still assigned sequentially within each randomly assigned group.

#### **GALLERY OF STEEL FIGURES**

This gallery is a museum of life-sized sculptures made from recycled scrap metal. The idea for this project originated in Poland at the "Skup Zlomu Przy Czolgu" (Scrap Yard Near the Tank) located in Pruszkow, near Warsaw. The creator, Jose Olejnik, originally from Poland, has been trying to spread this project around the world since 2011. The first sculpture was a coffee table made from a V8 engine. The idea came about as a reaction to the price of scrap metal falling drastically.

Located in Prague's Old Town, the steel figures are inspired by characters from cartoons, sci-fi, fantasy, fairytales, pop culture, animals and more.

Handcrafted by artisans, the tools used are welding machines, burners, hammers and trimmers. The process of creating a sculpture spans between 1-8 months with car sculptures taking the longest amount of time.









### PANCAVA WATERFALL PANCAVSKY VODOPAD



This waterfall is the highest waterfall in the Czech Republic at 485 feet high. Situated in the municipal territory of Spindleruv Mlyn in the Hradec Kralove Region in the Giant Mountains, within the Krkonose National Park, bordering Poland. The waterfall is formed by the Pancava stream, which is a tributary of the Elbe River. There is an observation deck with a breathtaking view of the valley and mountains near the waterfall.



### AHIPS (ACRONYMS HIDDEN IN PLAIN SIGHT)

From LOL, Laugh Out Loud, and TMI, Too Much Information, to PIN, Personal Identification Number, acronyms are all around us. Here are a few you may not know:

- 1) The Laser is the lazy way of saying Light Amplification by the Stimulated Emission of Radiation.
- 2) The Taser is the Tom A. Swift Electric Rifle, named after a 1911 young adult adventure novel loved by NASA researcher Jack Cover, who invented the Taser in 1974.
- 3) The sport of Scuba diving translates to Self-Contained Underwater Breathing Apparatus.
- 4) The often-used WD-40 translates to Water Displacement, 40th formula, a name straight out of the lab book of the chemist who invented it in 1953, after 39 failed attempts.
- 5) The conglomerate IKEA stands for founder, Ingvar Kamprad, who grew up on the farm of Elmtaryd near Agunnaryd, a town in Sweden.



We do not want to lose contact with our members. If you move, please let us know!						
Name	5	Soc. No.				
Old Address	State	Zip				
New Address	State	Zip				
Email Address						
Phone Number						
Mail to Czech Catholic Union/CCU Life 5349 Dolloff Road, Cleveland, Ohio 44127 or email at insurance@czechccu.org						







#### **Notice To Members**

A Mass for Deceased members of the Czech Catholic Union/CCU Life is offered periodically at Our Lady of Lourdes Church in Cleveland, Ohio.



# PAYMENTS OF MORTUARY DEATH CLAIMS

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

Member Name	Society Number	Society Location	Date of Death	Years a Member
Mary Reu	119	Cedar Rapids, IA	02/10/25	71
Anna Schaller	7	St. Louis, MO	02/28/25	78
Leonilla Foster	16	Pittsburgh, PA	03/15/25	51