

# Posel

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**JOYOUS CHRISTMAS & HAPPY NEW YEAR**

# POSEL

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## A CHRISTMAS MESSAGE

The Basilica of the Nativity of the Lord is built over the place where Jesus was born in Bethlehem. To enter this ancient church, one must pass through the small, four-foot-high door of humility. Just as the magi bowed as they approached the recently born child, pilgrims entering this sacred and historic place are forced to make the gesture of humility, to bow down.

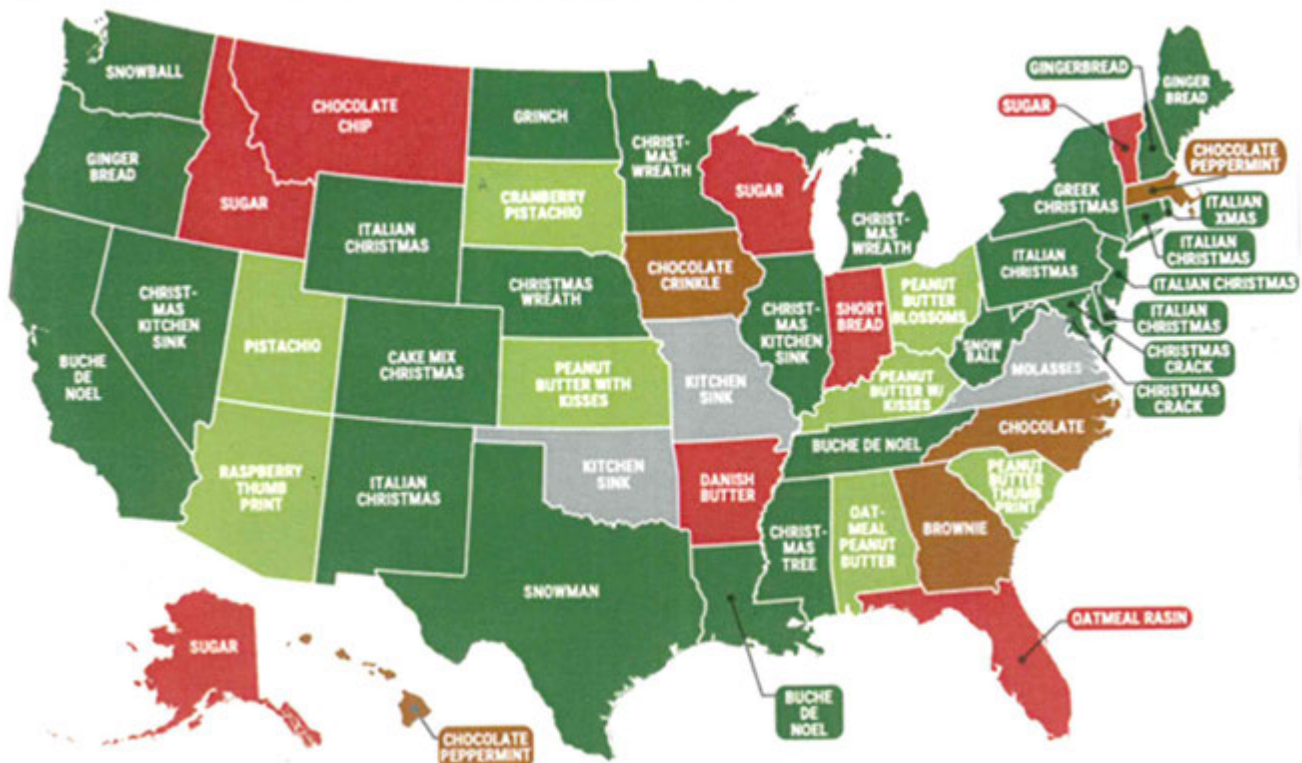
Humility of course means being close to the ground or down to earth. Almighty God has given us an extreme example of humility in becoming a human person. And even more of an example by choosing to be born in conditions of extreme poverty. Humility is a virtue, a way of life that every Christian hopes and prays will mark their lives. Saint Augustine famously said, “the way to Christ is first through humility, second through humility, and third through humility”. The door of humility in Bethlehem reinforces this simple and profound spiritual insightful challenge.

As we celebrate the birth of the Lord and conclude this year, our hearts are troubled. Senseless wars continue to rage in parts of the world. More people die of hunger each day. We see an increase in mass shootings of innocent people, including children in school and people in houses of worship. Political polarization seems insurmountable. Public discourse has reached rock bottom. So often leaders call for a lowering of the temperature.

Contemplating the birth of the Lord invites us to recognize that the temperature will be lowered when individual lives and the life of all human beings is motivated and directed by humility, the way to Christ as Augustine says. Celebrating the birth of the Prince of Peace fuels hope that humility will open the door to respect, harmony, and peace.

Blessings on you and yours this Christmas and New Year,  
Father Joseph H. Callahan

## FAVORITE CHRISTMAS COOKIES BY STATE



Editor's Note: Sorry, not enough space to print every cookie recipe on the map. Enjoy!!!



## *Czech Catholic Union/CCU Life*

### **Life Insurance Products**

Ordinary Whole Life  
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Single Premium Whole Life – 1 Pay  
5 Year Payment Whole Life  
10 Year Payment Whole Life  
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### **Annuity/IRA Products**

Annuity  
Traditional IRA  
Roth IRA

**Contact the Home Office for  
Information on all our products.**



## CLEVELAND, OHIO

"Independence Walk" at the Czech Cultural Garden in Cleveland was held on Sunday, October 26, 2025. A few members of CCU and some members of Sokol Greater Cleveland participated in the walk to celebrate the founding of Czechoslovakia on October 28, 1918. In the Czech Republic they do a "run" but us Clevelanders do a 30-minute walk. A wreath is placed in front of the Tomas G. Masaryk statue.



## CLEVELAND, OHIO

St. Joseph Society #156 held their Annual Memorial Service for deceased members at their November meeting on November 9, 2025. The deceased members were: Christopher Cmolik, Michael Hanzlick, Nan O'Dwyer, Nadine Pekarek and Lisa Sabatka. Three of the deceased members had family representation.



## CLEVELAND, OHIO

The Czech Holiday Fair at Bohemian National Hall was held on Saturday, November 8, 2025. The Czech Catholic Union/CCU Life had a table, there with giveaways and two raffle items: one a crockpot filled with food items and the other a wreath of lottery scratch-offs. Monies collected from the raffle were donated to the food pantries At Our Lady of Lourdes Parish and St. John Nepomucene Parish. Our two winners were: Jane Dorsey and Lynne Herold.





## NATIONAL CZECH & SLOVAK MUSEUM & LIBRARY RECEIVES AWARD FOR PRESERVING SLAVIC HERITAGE WORLDWIDE



TREBINJE, BOSNIA AND HERZEGOVINA — The National Czech & Slovak Museum & Library received international recognition for preserving cultural identity and heritage worldwide during a conference hosted in Bosnia and Herzegovina.

The Forum of Slavic Cultures, an international non-profit headquartered in Slovenia, promotes cultural dialog and cooperation among almost 250 museums and heritage sites across 13 Slavic countries. At the forum's annual conference, several cultural organizations were recognized at the Živa Award ceremony, named after the Slavic goddess Živa who symbolizes life, vitality and fertility. A special highlight of this year's Živa edition was the introduction of the Živa Award for Best in Preserving Slavic Heritage Worldwide. This new award recognizes initiatives that preserve Slavic cultural heritage and identity worldwide. Four museums from Italy, Hungary and the United States competed for this new award.





The National Czech & Slovak Museum & Library was awarded the Diploma for Preserving Slavic Heritage Worldwide.

In May, the NCSML leadership team met with the Živa Award jury in a video conference and live-streamed tour of the galleries, library, and Museum Store. In the final portion of the award competition, all 32 Ziva Award nominees presented at the international conference. Cecilia Rokusek, NCSML president and CEO, and Stefanie Kohn, curator, delivered a presentation detailing the mission, vision, history and accomplishments of NCSML.

“These presentations showcased the vital roles these museums play in bringing cultural heritage to life,” the Forum of Slavic Cultures said in a press release. “They have become living, inclusive spaces of memory, dialogue and creativity. They are advocates of remembering the past in order to shape the future, time travelers who use technology, visual interpretation and storytelling to bring history to life, chroniclers who engage communities and record our present, and visionaries who embrace innovation and identify



new trends to build a more resilient and responsible future.”

For a full list of winners, visit [//fsk.si/the-winners-of-the-ziva-25-award](https://fsk.si/the-winners-of-the-ziva-25-award).

The National Czech & Slovak Museum & Library in Cedar Rapids, Iowa, engages the global community with unique Czech, Slovak and American stories to inspire individuals with universal themes of culture, freedom, democracy and immigration. For more information, visit [NCSML.org](https://NCSML.org) or call (319) 362-8500.



## CZECH TO ENGLISH

### STARÝ ROK KONČÍ A NOVÝ ZÁČÍNÁ

Vterina po vterine,  
minuta za minutou letí  
a hodiny do ti cha pulnoc odbíjí.  
A neuprosný čas ta nájevo nam dal,  
že o rok zestarší jsre zas  
a z klubka života nova nitka se nam odvíjí.  
Starý rok stacil jeste zaseptat:  
„Ja odchazim a vystrida me nový rok.  
Zda bude lepsi nežli ja, je už jen na vas, tak do něj  
prejti st'astný krok."  
A nový rok se pousmal,  
malickou ruckou zamaval a del:  
„Jak rad bych vsechna lidska prání vyslyšel, na to  
jsem ale prilis malý pan  
a nezvladnu to vsechno sam.  
Az clovek cloveka si začne vazit,  
nauci se ho ctít a milovat,  
prestane vladnout zloba, lhostejnost, zavist zast',  
korupce a jeden druhého bude mít rad, pak mohu  
pridat trochu toto stesti  
a vse nejlepsi lidem dat..!"  
Do noveho roku prejeme vsem  
jen to nejlepsi;  
mnoho stesti, lasky, porozumení  
a to nejcennejsi - zdravi.  
A čas neuprosne beží dal. ..

### THE OLD YEAR IS ENDING AND THE NEW ONE BEGINNING

Second after second,  
minute after minute fly by  
and the clock ticks to the silence of midnight.  
And unrelenting time so openly let us know  
that we have again aged by a year,  
and from the ball of life a new thread is unwinding  
for us.  
The old year lasted to whisper still:  
"I am leaving, and the new year will replace me.  
Whether it will be better than I is up to you alone,  
so I wish you a happy step into it."  
And the new year smiled,  
waved with its little hand, and said:  
"How glad I would be to hear all the people's wishes,  
but for this I am too little a mister,  
and I cannot handle it all by myself.  
When a person begins to respect another,  
he will learn to honor and to love;  
wickedness, indifference, envy,  
spite, and corruption will cease to reign;  
they will love each other, and then I can add a bit of  
this happiness and give all the best to the people ... "  
We wish everyone only the best  
for the new year: much happiness, love,  
understanding,  
an the most valuable---health.  
And unrelenting time runs on ...



**Christina M. Hronek**  
Attorney,  
Brecksville Resident

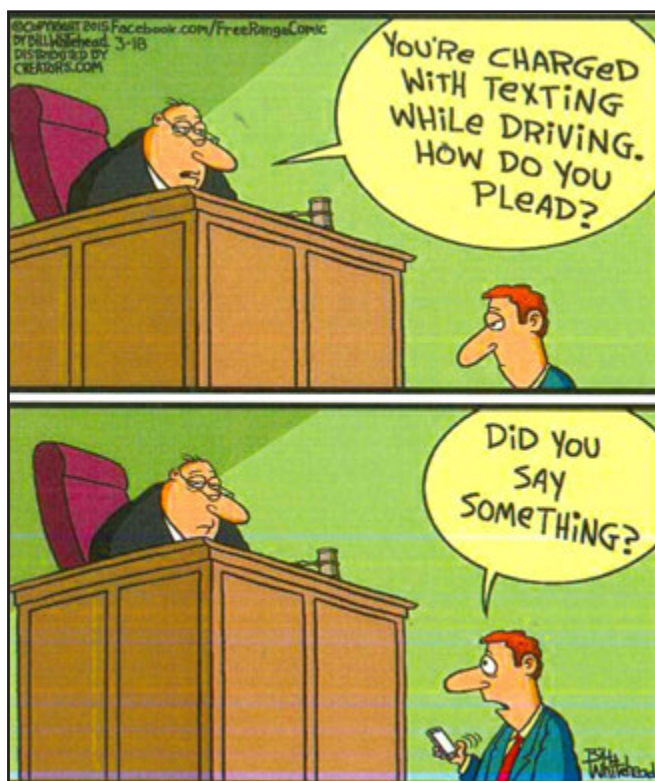
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Brecksville Ohio 44141

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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.





## JAROSLAV FOGLAR



Born in Prague on July 6, 1907, Jaroslav was a Czech writer for children and youth. He wrote many novels about youths and their adventures in nature and dark city streets. His novels were mostly about his own invention, the Boys clubs, with ideology based on friendship, good deeds, personal sacrifice and love of nature. His signature series is Rapid Arrows, a legendary Czech comic series. The first strip was published On December 17, 1938 on the back-page of the New Herald children's magazine. Years ago, the comics were banned several times, first by the Nazis and then by the Communists. Jaroslav Foglar died in Prague on January 23, 1999.

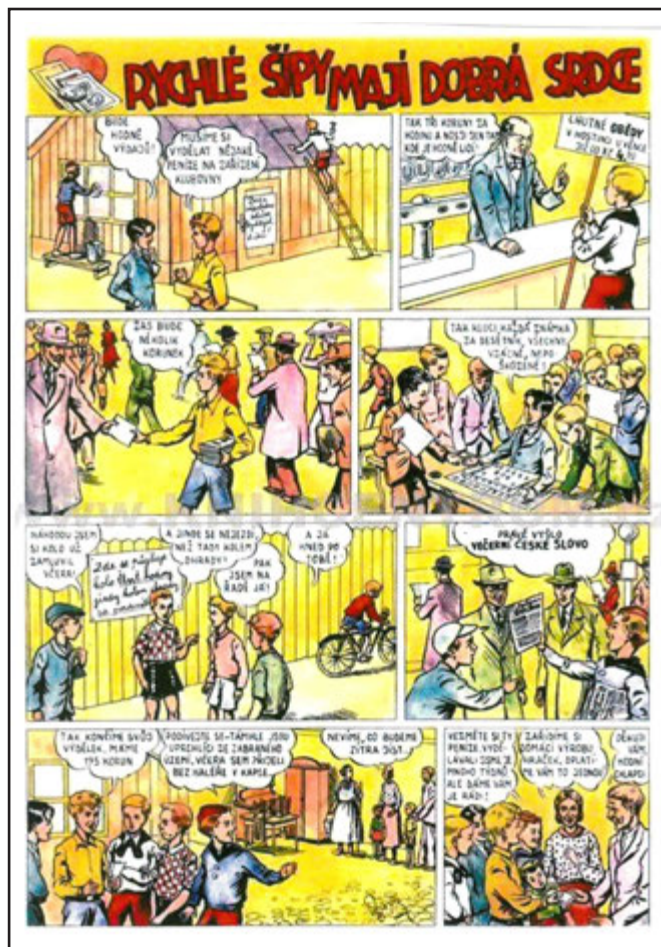
### COMMENTS MADE IN 1957

"Did you hear the post office is thinking about charging a dime to mail a letter?" "It won't be long before young couples are going to have to hire someone to watch their kids so they can both work." "No one can afford to be sick any more. \$35 a day in the hospital is too rich for my blood." "If things keep going the way they are, it's going to be impossible to buy a week's groceries for \$20." "I'm just afraid the Volkswagen car is going to open the door to a whole lot of foreign business."

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!!!



### RYCHLE ŠIPY - MAJÍ DOBRÁ SRDCE RAPID ARROWS - HAVE GOOD HEARTS

English translation of the comic – The boys are fixing up a clubhouse. They see they will have a lot of expenses to equip it. They need to earn some money. The boys are doing different jobs: carrying a sign advertising lunches at a tavern; handing out some flyers on the street; selling his rare and undamaged stamps; selling rides on a bike; and selling newspapers, the evening Czech Word. The boys count the money collected. One boy tells the others to look over there, where there are refugees from the occupied territory who arrived yesterday without any money in their pockets. One woman says they do not know what they will eat tomorrow.

The boys go to the refugees, telling them to take the money they earned over many weeks, giving them the money gladly. The woman says they will set up home production of toys (a way to make money). She thanks the boys and promises to pay them back one day. The man also thanks them.

## OUR LADY OF LOURDES PARISH – CLEVELAND, OHIO

Our Lady of Lourdes Parish has received \$175,000.00 from the National Fund for Sacred Places, a program of Partners for Sacred Places in collaboration with the National Trust for Historic Preservation. This funding will support the masonry repair and restoration of the church building. Our Lady of Lourdes Parish is 1 of 30 organizations to receive a total of over \$8.7 million in grant funding that provides training, planning grants, technical assistance, capacity-building support and capital grants to congregations of all faiths.

Since its inception, the National Fund has awarded or pledged over \$33 million to 168 community-serving congregations representing 28 faith traditions across 45 states, the District of Columbia and Puerto Rico. Father Joseph Callahan, pastor and CCU chaplain, was quoted in the newspaper, Neighborhood News, “This is a matching grant, so I invite and encourage our parishioners, alumni, friends and partners to join with us in raising the \$175,000.”

Our Lady of Lourdes Parish was founded in 1883 to serve the growing Czech and Slovak immigrant population on the near east side of Cleveland, Ohio. The first pastor was Father Stephen Furdek from Slovakia. The church building is now a registered City landmark.

A privately funded nonprofit organization, the National Trust for Historic Preservation works to save America’s historic sites, tell the full American story, build stronger communities and invest in preservation’s future. The National Fund for Sacred Places was established in 2016, to provide financial and technical support for community-serving historic houses of worship across America. The National Fund is funded by \$64 million from the Indiana-based Lilly Endowment Inc.

Donations may be mailed directly to Our Lady of Lourdes Parish – 3395 East 53rd St., Cleveland, OH 44127  
Donations may be made online. The link is on the website – [ourladyoflourdes-cle.com](http://ourladyoflourdes-cle.com)

**Thank you in advance for your generosity!!!**





## SNOW IN PRAGUE



## AN OHIO POEM

It's winter in Ohio  
And the gentle breezes blow,  
Seventy miles an hour,  
At thirty-five below.  
Oh, how I love Ohio,  
When the snow's up to your butt,  
You take a breath of winter air  
And your nose gets frozen shut.  
Yes, the weather here is wonderful,  
So, I guess I will hang around.  
I could never leave Ohio  
Because I am frozen to the ground.

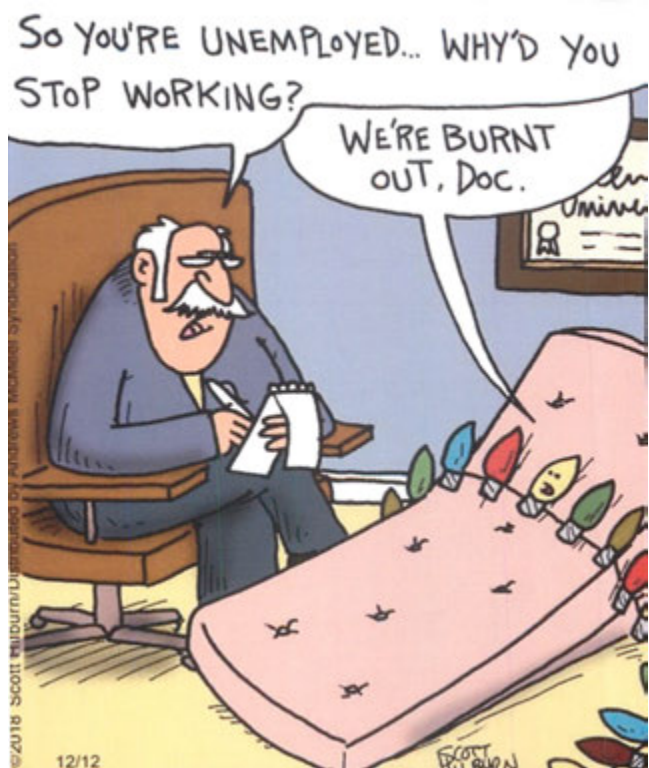
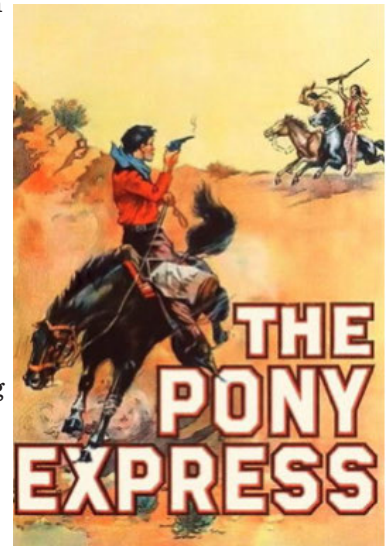
**Editor's Note:** If any members have a poem about their state, please send it to the Home Office. I would enjoy sharing with others.

## PONY EXPRESS

This was an American express mail service that used relays of horse-mounted riders between Missouri and California. It was operated by the Central Overland California and Pikes Peak Express Company.

During its 18 months of operation beginning in 1860, the Pony Express reduced the time for messages to travel between the east and west coast to about 10 days. It

became the west's most direct means of east-west communication before the first transcontinental telegraph was established on October 24, 1861. Despite heavy funding, the Pony Express was a financial failure, grossing \$90,000 and losing \$200,000. In 1866, after the Civil War was over, Pony Express assets were sold to Wells Fargo for \$1.5 million.



**FOR INFORMATION ON THE OHIO FRATERNAL ALLIANCE SCHOLARSHIP  
AVAILABLE TO OUR 2026 HIGH SCHOOL GRADUATES**

**PLEASE CONTACT THE HOME OFFICE**



**CZECH CATHOLIC UNION/CCU LIFE COLLEGE GRANT**

At the Executive Committee meeting held in September 2021, the Officers and Directors of the Czech Catholic Union/CCU Life voted to expand this Grant to members attending a non-Catholic College/University as a full-time student. If attending a Catholic College/University, the member would receive \$500.00. If attending a non-Catholic College/University, the member would receive \$300. The Grant will be payable directly to the applicant.

*To be eligible for this Grant, applicant*

- Must be a member in good standing of the Czech Catholic Union/CCU Life for three years
- Must be between the ages of 18 - 25
- Must have one of the following permanent plans. 5, 10, 20 Year Payment Plan – Single Premium Whole Life – Youth Savings Plan - with a minimum of \$5,000.00 of insurance
- Must forward an official transcript from Fall 2025
- Must have at least a 2.5 GPA
- Must be working towards an undergraduate degree

Please complete application below and submit along with the transcript to the Czech Catholic Union/CCU Life Home Office no later than **January 31, 2026**.

Request for Grants must be submitted annually. The maximum of 4 grants can be applied for by a member.

**NO LATE APPLICATIONS ACCEPTED.**

**Student Information**

Date: \_\_\_\_\_ Society No.: \_\_\_\_\_ Policy No.: \_\_\_\_\_  
Name: \_\_\_\_\_ Social Security No.: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Email: \_\_\_\_\_ Phone No.: \_\_\_\_\_

**College/University Information**

College/University: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Phone No.: \_\_\_\_\_ Website: \_\_\_\_\_  
Currently a (circle one): FRESHMAN SOPHOMORE JUNIOR SENIOR

Please mail this application to: Czech Catholic Union/CCU Life Email: [insurance@czechccu.org](mailto:insurance@czechccu.org)  
5349 Dolloff Road website: [www.czechccu.org](http://www.czechccu.org)  
Cleveland, Ohio 44127



## PRAYER TO OUR LADY OF LOURDES

O Mother of mercy, comforter of the afflicted, you know my suffering and my needs. Look upon me with loving kindness. By appearing at the Grotto of Lourdes, you made it a sacred place, a sanctuary of healing. Many have been cured there, both physically and spiritually. I come, therefore, with faith in the Lord's healing power. O Mary, please grant my requests for healing. Most of all, help me to know and embrace God's will for me. Amen.

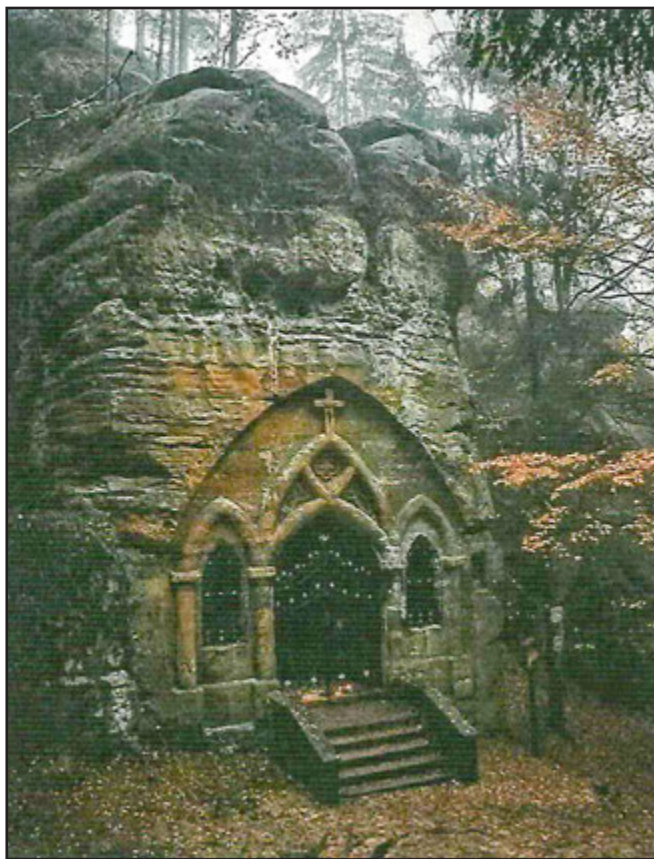


FEAST DAY FEBRUARY 11

Two newborns are placed side by side in the hospital nursery. One asks the other, "Are you a boy baby or a girl baby?" The second baby says, "I don't know, what are you?" "I'm a boy baby." "How do you know?" "I'll show you." The first baby throws off his blanket and says, "See, blue booties!"



## MEDIEVAL PILGRIMAGE CHAPEL OF OUR LADY OF LOURDES IN MODLIVY DUL VALLEY, CZECH REPUBLIC



## ST. JOHN NEUMANN



FEAST DAY JANUARY 5

## PAY TOILETS

### PLATIT TOALETS

The earliest pay toilets were erected in Ancient Rome in 74 AD. In 1935, Walt Disney opened Walt's, a café on Hollywood Blvd, which was the first restaurant ever run by an animation studio. In 1836, Walt's became the first establishment in the U.S. to install pay toilets. These toilets soon became common sights in most major cities. By the end of the 1970's, these toilets became obsolete in the U.S. The toilets were not meant to be for profit, but meant to help defray costs of cleaning and supplying the bathrooms. It was presumed paying would motivate users to keep cleaner, but this did not happen. Bathrooms were often trashed by angry patrons and money boxes were broken into. There were too many complaints. Thus, pay toilets were removed.



**PLATIT TOALET V CESKA REPUBLIKA**  
**PAY TOILET IN THE CZECH REPUBLIC**

Editor's Note: Pay toilets still exist in the Czech Republic, particularly in Prague.

## MUSEUM OF HISTORICAL CHAMBER POTS & TOILETS

### MUZEUM HISTORIKYCH NOCNIKU A TOALET

Located in Ovcary, Kolin District, in the Central Bohemian Region, this museum began in the year 2000, when a dilapidated fortress was purchased. A stone structure protruding from the outside wall was discovered. It was a Medieval toilet, called a garderobe or privy. Also there, was a Baroque extension containing a dry toilet with a cesspit.



The museum is the largest of its kind in the world and is listed in the Czech Book of Records. It contains nearly 2,800 items, dating from the 15th century to the present.





## CZECH POTATO & PICKLE SOUP

### BRAMBOROVA POLEVKA S OKURKOU

2 lb. potatoes, peeled and diced  
2 ½ quarts water  
1 t. caraway seeds, cracked  
salt  
1 c. sour cream  
1 c. flour  
1 handfull dill, chopped  
4 sweet gherkins, chopped

In large pot, add water to diced potatoes. Crack caraway seeds in a mortar and pestle. Add caraway seeds and some salt to the potatoes. Bring to a boil. Reduce to a simmer. Cook for about 25 minutes. Mix flour with sour cream and about a cup of cooking water, warm not boiling, a little at a time. Whisk until smooth. Pour the mixture into the soup, whisking constantly. Cook for about 20 minutes. The soup will thicken up, if too much, add some water. Chop some dill and the pickles. Add to the pot along with some pickle juice. Cook another few minutes.

## BEEF LIVER AND RICE

### HOVEZI JATRA A RYZE

1 lb. beef liver  
2 t. shortening  
½ t. salt  
1 sliced onion  
1/3 c. rice  
3 c. water

Melt shortening. Add the liver. When browned, add the onion. Wash and strain the rice. Mix with the liver and onions. Add the water. Cook until rice is done. Tomato sauce may be added.

## MORAVIAN COOKIES

1 c. sugar  
½ c. butter  
2 c. flour  
2 eggs  
½ t. cinnamon  
½ t. nutmeg  
1 t. brandy or fruit juice  
1 t. soda

Cream butter and sugar. Add unbeaten eggs. Beat well. Add brandy or juice and the sifted-together dry ingredients. Roll thin. Cut and bake on greased cookie sheet in moderate oven until brown.

**Czech Catholic Union/CCU Life**  
**Annuity/IRA products**

Must be an insurance member to open an account. Competitive rates on 2 year and 5 year annuities. Interest rates are reviewed quarterly and subject to change. For more information contact our office.

**We do not want to lose contact with our members.**  
**If you move, please let us know!**

Name \_\_\_\_\_ Soc. No. \_\_\_\_\_

Old Address \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

New Address \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

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Phone Number \_\_\_\_\_

**Mail to Czech Catholic Union/CCU Life**  
5349 Dolloff Road, Cleveland, Ohio 44127  
or email at [insurance@czechccu.org](mailto:insurance@czechccu.org)



**Garfield Hts., OH** – “On behalf of the Cleveland Diocesan Union of Holy Name Societies, thank you for placing an ad in our program book for our combined National Association of the Holy Name Society annual banquet and 69th annual Bishops Dinner, which took place on September 13, 2025. Your support of our efforts enables us to carry on the work among our member societies of promoting The Most Holy Name of Jesus Christ and all which that encompasses.”

Yours in His Most Holy Name, Robert P. Miller, Program Book Chairman

**Our Lady of Lourdes Parish, Cleveland, OH** – “Many thanks for the generous donation for our International Festival and your support of the raffle. The event was a huge success. Many, many thanks for the very generous donation to help us with the funds we need to match our upcoming grant from the National Fund for Sacred Places. Your ongoing support is greatly appreciated.”

Sincerely, Rev. Joseph H. Callahan, Pastor

**Shrine Church of St. Stanislaus, Cleveland, OH** – “We thank you for your support of our Church and its annual Festival. The 2025 Polish Festival is now part of St. Stanislaus Church history. It proved to be another successful event for our parish and community. The Shrine Church of St. Stanislaus remains a major anchor in historic Slavic Village even though a sizable portion of our parishioners are from surrounding communities. The expenses of maintaining our 125-year-old Church building, school and adjacent facilities are very costly. This Festival is our largest event of the year and contributes greatly to meeting our financial needs. On behalf of our pastor, Fr. Eric Orzech, the parish staff, Festival Committee and parishioners, we say “Dziękuję”, Polish for “Thank you very much” for your help in making this year’s Festival a huge success!”

Festival Sponsorship Committee

**Sokol Greater Cleveland, Cleveland, OH** – “The Board of Directors and membership of Sokol Greater Cleveland would like to thank you for your monetary gift. Thank you for your support and we hope that you find tremendous satisfaction in knowing that your gift will go a long way in ensuring that the Sokol spirit will be alive and well for generations to come.”

Nazdar! Board of Directors of Sokol Greater Cleveland

**St. Joseph Society #156 Member, Cleveland, OH** – “Jane, You do such a great job on the Posel. I just want you to know, I (and I’m sure others) appreciate it very much!”

Virginia Perk Bowers



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!!!



## OLDEST LIVING ANIMAL

Jonathan, a Seychelles giant tortoise, is officially the world's oldest living land animal. Born in 1832, he has spent most of his life on the remote island of Saint Helena. Jonathan enjoys sunny naps, fresh veggies and the company of other tortoises.



The island of Saint Helena, one of the most inhabited islands in the world, lies in the South Atlantic Ocean between Africa and Brazil.



Jonathan's story is a reminder of resilience, patience and the incredible wonders of nature.

Sent in from a member –  
What do you call advice from a cow?  
Beef Tips

What kind of lights did Noah have on The ark?  
Flood-lights

## STUFFED/PACKED TO THE GILLS



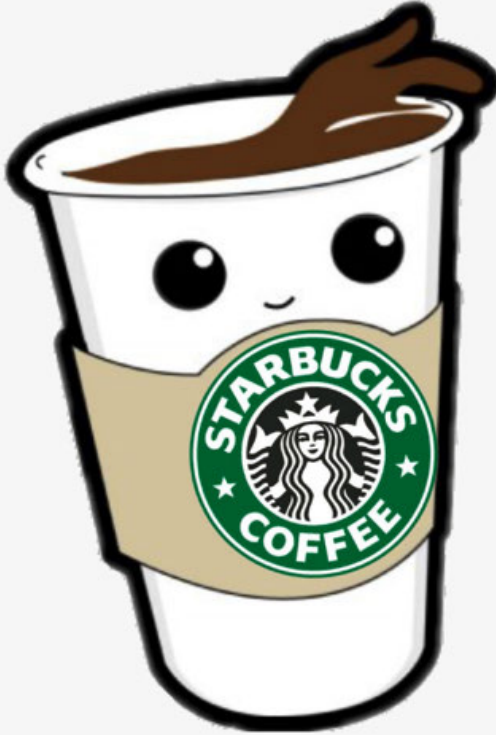
A person can be stuffed to the gills, meaning they are so full they cannot eat another bite. A place can be packed to the gills, indicating it is so crowded that no more people can fit. One theory about the origin of the expression suggests it comes from how fish are prepared. Sometimes, chefs gut them and stuff them with herbs, spices or other fillings. Another theory links the phrase to goldfish, which notoriously overeat, sometimes to the point of illness. While the exact origin remains uncertain, the expression continues to be widely used to describe excess in both food and space.

## CZECH VALENTINE'S DAY

Valentyn	Valentine's Day
Rande	Date
Pritelkyne	Girlfriend
Pritel	Boyfriend
Milovat	Love
Polibek	Kiss
Ruze	Rose
Srdcke	Heart



## STARBUCKS



In 1971, an English teacher, a history teacher and a writer decided to open a coffee shop in Seattle. They wanted the name to be a nod to early traders transporting beans by boat. One co-founder suggested Pequod, after the ship in Melville's Moby-Dick. Not liking that name, they researched old mining camps in the region, hitting on one called Starbo near

## FREE TURKEY DRAWING

Once again, the Czech Catholic Union participated in the Annual Thanksgiving Turkey Contest sponsored by the local weekly newspaper, Neighborhood News. But instead of giving turkeys, all winners received a \$25 gift card to Giant Eagle.



Congratulations to our winner,  
Mike Smothers.

### Privacy Commitment to Our Members

*Provisions of the Gramm-Leach Bliley Act of 1999, also called the Financial Services Modernization Act, require every financial institution to annually notify all customers, in writing, of that organization's privacy policy. The purpose of the privacy provision of this act is to curtail the ability of third parties to obtain nonpublic personal information regarding individuals who purchase financial products and services from financial institutions.*

You have elected to join the Czech Catholic Union/CCU Life Fraternal Insurance and have provided them with certain nonpublic personal information such as name, age, residence, marital status, and Social Security Number.

As a fraternal benefit society, we are dedicated to the protection of our members' privacy. The Czech Catholic Union/CCU Life has no affiliated financial institutions or third party non affiliates that have access to your nonpublic personal information, except pursuant to your written authorization.

Czech Catholic Union/CCU Life does not sell lists of member names or addresses to any vendor of goods or services. Should we need to retain any other organization to assist us with our operations, that organization will be required to comply with the same privacy standards as the Czech Catholic Union/CCU Life.

This Privacy policy extends to nonpublic personal information of former members who no longer have insurance coverage with the Czech Catholic Union/CCU Life.

Access to members records is limited to employees who work on your member files. However, if required by civil or criminal litigation or audit to disclose information on your records, we must comply.



# The Months by Sara Coleridge

January brings the snow,  
makes our feet and fingers glow.

February brings the rain,  
Thaws the frozen lake again.

March brings breezes loud and shrill,  
Stirs the dancing daffodil.

April brings the primrose sweet,  
Scatters daisies at our feet.

May brings flocks of pretty lambs,  
Skipping by their fleecy dams.

June brings tulips, lilies, roses,  
Fills the children's hand with posies.

Hot July brings cooling showers,  
Apricots and gillyflowers.

August brings the sheaves of corn,  
Then the harvest home is borne.

Warm September brings the fruit,  
Sportsmen then begin to shoot.

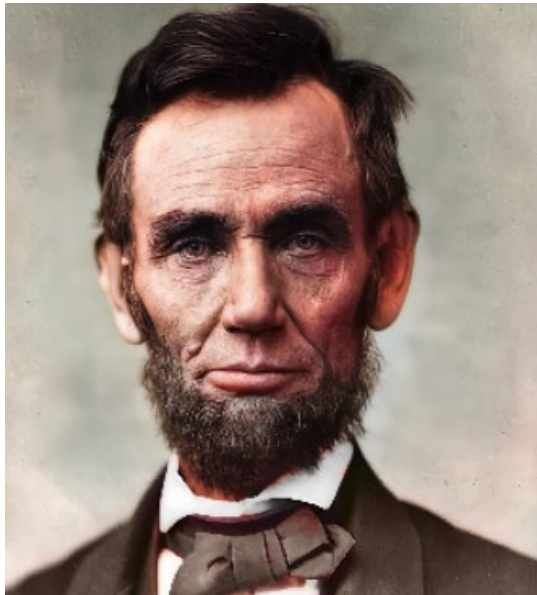
Fresh October brings the pheasants,  
Then to gather nuts is pleasant.

Dull November brings the blast,  
Then the leaves are whirling fast.

Chill December brings the sleet,  
Blazing fire, and Christmas treat.

Sara Coleridge (1802-1852)  
English author & translator

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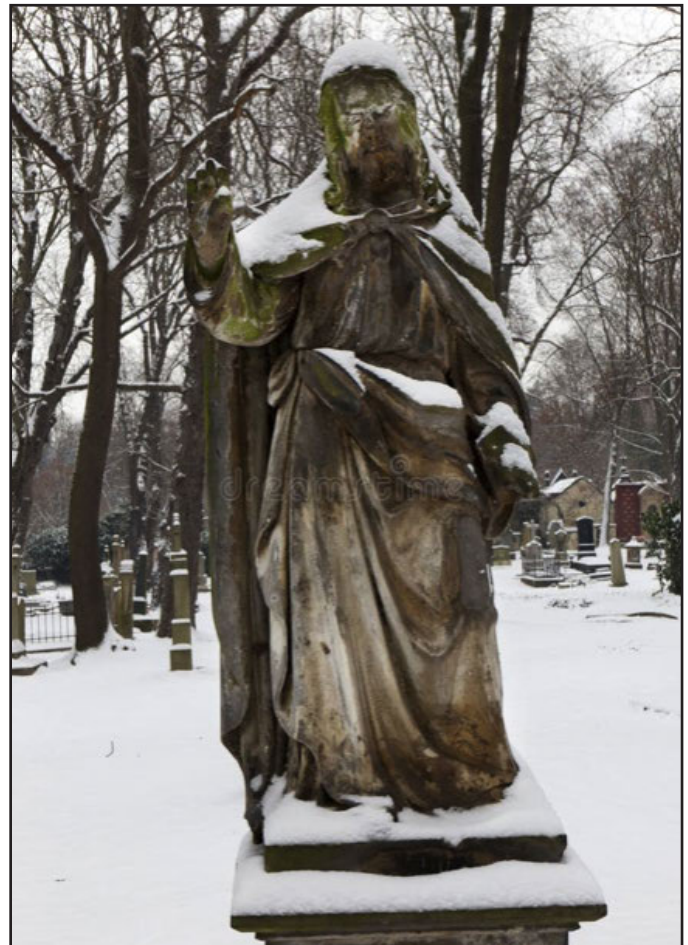
“Always bear in mind that your own resolution to  
succeed is more important than any other.”  
Abraham Lincoln

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## 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.

## SNOWY HISTORIC JESUS IN OLD PRAGUE CEMETERY




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## 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 Ann Blasko	101	Cleveland, OH	7/3/25	62
Nan O'Dwyer	156	Cleveland, OH	5/29/25	65