

Posel

Česká Katolická Jednota

FALL 2026

VOL. CIV NO. 3

SPECIAL EDITION

IMPORTANT INFORMATION – SEE PAGE 3



TROJA BOTANICAL GARDEN - CZECH REPUBLIC

POSEL

ISSN: 1077-5374
(USPS 439480)

Published Quarterly by
CZECH CATHOLIC UNION
CCU LIFE
5349 Dolloff Road
Cleveland, Ohio 44127

POSTMASTER:
Send address changes to
Posel, 5349 Dolloff Road
Cleveland, Ohio 44127

The Official Publication of
the Czech Catholic Union
CCU Life
Úřední Casopis Česká
Katolická Jednota

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September 21, 2026

Dear Czech Catholic Union member:

After having discussions with the Ohio Department of Insurance (the “**ODI**”) regarding the financial situation of Czech Catholic Union (“**CCU**”), CCU must now make a difficult decision. That decision is to either:

- a) merge with a fraternal benefit society that will maintain similar religious, cultural and monetary benefits; or
- b) be operated and run-off or liquidated by the ODI without regard to religious and cultural values.

The executive committee of CCU (the “**Executive Committee**”) has carefully considered this matter and believes that First Catholic Slovak Union of the United States of America and Canada (“**FCSU**”), an Ohio fraternal benefit society, is a suitable merger partner. The Executive Committee and the board of directors of FCSU have agreed to and executed an Agreement and Plan of Merger (the “**Merger Agreement**”) whereby CCU shall merge with and into FCSU, with FCSU being the continuing and surviving corporation under the laws of the State of Ohio.

A copy of the Merger Agreement is being published in a special edition of the Posel as required by Ohio law. The consummation of the merger is conditioned upon the approval of the Merger Agreement by a two-thirds vote of CCU’s delegates, as well as other approvals and the subsequent receipt of all required regulatory approvals, including approval from the ODI and any other applicable federal or state regulatory authority having oversight of FCSU, CCU or the merger.

Beginning on or about October 21, 2026, the CCU delegates will cast their votes on the Merger Agreement; they have until November 20, 2026 to cast those votes. If you have any questions regarding the merger, you should contact your delegate or email me at theresa@czechccu.org.

Thank you for your prompt consideration of this important matter to CCU.

Sincerely,

Theresa Aveni, CCU President

AGREEMENT AND PLAN OF MERGER

This Agreement and Plan of Merger (this **"Agreement"**) is entered into as of this 21st day of September, 2026, by and between First Catholic Slovak Union of the United States of America and Canada, an Ohio fraternal benefit society (**"FCSU"**), and Czech Catholic Union, an Ohio fraternal benefit society (**"CCU"**), each a **"Party"** and collectively the **"Parties."**

ARTICLE I DEFINITIONS

"Dividend Enhancement" means any additional insurance, accumulation value, benefit credit, annuity income credit, or other increase in contractual benefits added through the application of the dividend payments or distributions to be made by CCU pursuant to this Agreement.

"Effective Time" means the time at which the Merger (as defined below) becomes effective upon the approval by the Ohio Department of Insurance (the **"ODI"**) and any other required consents or approvals.

"Material Adverse Effect" means any event, change, or condition that materially impairs the financial condition, operations, or regulatory standing of a Party.

ARTICLE II THE MERGER

2.1 Structure

Upon the terms and subject to the conditions of this Agreement, in accordance with Chapter 1702 of the Ohio Revised Code (the **"ORC"**) and Section 3921.14 of the ORC, at the Effective Time, CCU shall merge with and into FCSU, with FCSU being the continuing and surviving corporation under the laws of the State of Ohio (the **"Merger"**). The principal office of the surviving corporation shall be located at 6611 Rockside Road, Suite 300, Independence, Ohio 44131. As of the Effective Time, the separate corporate existence of CCU shall cease.

2.2 Effect

At the Effective Time, all the rights, franchises, and interests of the Parties in and to every species of property, real, personal, or mixed, and things in action belonging to that property shall be vested in the surviving corporation without any other instrument, except as otherwise provided in this Agreement and except that conveyances of real property may be evidenced by proper deeds. All existing contracts of CCU shall remain in full force and effect, except to the extent prohibited by their terms or applicable law. FCSU shall assume all obligations and liabilities of CCU as the surviving corporation.

ARTICLE III PRE-CLOSING AND CLOSING MECHANICS

3.1 Closing

On the terms and subject to the conditions set forth in this Agreement, the closing of the Merger (the **"Closing"**) shall take place in person or remotely via the electronic exchange of documents and other closing deliveries on the later of the receipt of all required regulatory approvals, including approval by the ODI under applicable statutes governing fraternal benefit societies, and the satisfaction or waiver of all conditions set forth in this Agreement, unless extended by mutual agreement of the Parties (the **"Closing Date"**). Subject to the terms and conditions of this Agreement, on or after the Closing Date, the Parties shall cause the execution and filing of the Certificate of Merger, as provided under the ORC, with the Ohio Secretary of State, and all other filings required by applicable state laws, including without limitation, any filings required with the Illinois, Iowa or Michigan insurance authorities.

3.2 Articles of Incorporation and Bylaws

As of the Effective Time, the Articles of Incorporation of FCSU, as in effect immediately prior to the Effective Time, shall become and remain the Articles of Incorporation of the surviving corporation until amended in accordance with applicable laws. As of the Effective Time, the Bylaws of FCSU, as in effect immediately prior to the Effective Time, shall become and remain the Bylaws of surviving corporation until amended in accordance with applicable laws.

3.3 Pre-Closing Approvals and Regulatory Filings

The effectiveness of this Agreement and the consummation of the Merger are expressly conditioned upon the approval of each Party's supreme governing body, the receipt of all required regulatory approvals, including approval from the ODI and any other applicable federal, state, or other jurisdictional regulatory authorities having oversight of either Party or the transaction. The Parties shall jointly file a merger plan with the ODI, provide actuarial opinions demonstrating solvency post-Merger, submit financial projections along with member impact statements, and provide such additional information as required by the ODI, including, but not limited to, the Form A filing required by Section 3901.321 of the ORC. Both Parties shall cooperate fully and in good faith with all applicable regulatory authorities, including the ODI, and shall use commercially reasonable efforts to facilitate timely review and approval of the Merger. Each Party shall promptly provide all information, documentation, certifications, and responses reasonably requested by regulators or required for regulatory filings, and shall keep the other Party reasonably informed of all material communications with regulatory authorities relating to the Merger. The Parties shall use commercially reasonable efforts to obtain such approvals as promptly as practicable.

ARTICLE IV REPRESENTATIONS AND WARRANTIES OF CCU

CCU represents and warrants that it has full corporate and regulatory authority to execute, deliver, and perform its obligations under this Agreement, and that all necessary corporate actions, approvals, and consents required for the authorization of this Agreement have been duly obtained and remain in full force and effect.

CCU further represents and warrants that it is duly licensed, validly existing, and in good standing under all applicable insurance, fraternal benefit society, and other relevant regulatory laws in each jurisdiction in which it conducts business, and that it is in compliance in all material respects with such laws and regulations.

CCU further represents and warrants that it possesses all requisite corporate, regulatory, and other organizational power and authority to own, lease, and operate its assets and to carry on its business as currently conducted.

CCU further represents and warrants that, to its knowledge, its financial statements, whether audited or unaudited, have been prepared in accordance with applicable accounting principles consistently applied, fairly present in all material respects the financial position, results of operations, and cash flows of CCU as of the dates and for the periods indicated, and that there are no liabilities or obligations, whether accrued, absolute, contingent, or otherwise, that are required to be disclosed under applicable standards but are not so disclosed.

CCU further represents and warrants that to its knowledge all material contracts to which it is a party are valid, binding, and enforceable in accordance with their terms, that CCU is not in material breach or default under any such contract, and that no event has occurred that, with notice or lapse of time, would constitute such a breach or default, and that all necessary consents required under such contracts in connection with the transaction have been obtained or will be obtained prior to Closing.

CCU further represents and warrants that there is no action, suit, arbitration, investigation, or proceeding pending or, to its knowledge, threatened against it or any of its assets or operations that, individually or in the aggregate, could reasonably be expected to have a Material Adverse Effect on its business, financial condition, or ability to consummate the transaction on the terms contemplated.

CCU further represents and warrants that to its knowledge all insurance policies, annuity contracts, and related benefit obligations issued, administered, or serviced by CCU are valid, binding, and enforceable in accordance with their terms, have been administered in compliance with applicable law and policy provisions, and that all required reserves and statutory accounting requirements have been properly established and maintained in all material respects.

ARTICLE V REPRESENTATIONS AND WARRANTIES OF FCSU

FCSU represents and warrants that it has full corporate and regulatory authority to execute, deliver, and perform its obligations under this Agreement, and that all necessary corporate actions, approvals, and consents required for the authorization of this Agreement have been duly obtained and remain in full force and effect.

FCSU further represents and warrants that it is duly licensed, validly existing, and in good standing under all applicable insurance, fraternal benefit society, and other relevant regulatory laws in each jurisdiction in which it conducts business, that it is in compliance in all material respects with such laws and regulations, and that it is not subject to any material unresolved regulatory violations, sanctions, or corrective action plans that would reasonably be expected to impair its ability to consummate or perform the transactions contemplated by this Agreement.

FCSU also represents and warrants that it possesses sufficient financial capacity, liquidity, and capital resources to assume, administer, and fulfill all obligations of CCU to be transferred or merged pursuant to this Agreement without causing any breach of applicable solvency requirements, statutory reserve requirements, or risk-based capital standards, and that the consummation of the transaction will not materially and adversely affect FCSU's solvency, financial stability, or ongoing operations.

FCSU further represents and warrants that there is no action, suit, arbitration, investigation, or proceeding pending or, to its knowledge, threatened against it or any of its assets or operations that, individually or in the aggregate, could reasonably be expected to have a Material Adverse Effect on its business, financial condition, or ability to consummate the transaction on the terms contemplated.

ARTICLE VI COVENANTS

Until the Closing, CCU shall operate its business in the ordinary course consistent with past practice, including maintaining existing operations, member relationships, and administrative practices, and shall not take any action outside the ordinary course of business without FCSU's prior written consent where such action could reasonably be expected to materially affect CCU or the Merger. CCU shall not incur, assume, or permit to exist any unusual, extraordinary, or material liabilities or obligations other than in the ordinary course of business, and shall maintain reserves, statutory capital, and surplus at levels consistent with applicable insurance and fraternal benefit society regulations and in accordance with customary actuarial and regulatory standards.

CCU further agrees that, from the execution of this Agreement until the earlier of Closing or termination of this Agreement, it shall not, and shall cause its directors, officers, employees, and representatives not to, directly or indirectly solicit, initiate, encourage, or knowingly facilitate any inquiry, proposal, or offer relating to any alternative merger, consolidation, acquisition, reorganization, or similar transaction involving CCU or its assets, and shall promptly cease and cause to be terminated any existing discussions or negotiations with any third party regarding any such alternative transaction.

ARTICLE VII ADDITIONAL AGREEMENTS

7.1 Maintaining CCU's Identity

FCSU agrees to maintain the CCU identity by giving CCU and each of its subordinate societies a distinct FCSU branch number.

CCU agrees to merge each of the fifteen (15) inactive societies into one of the four (4) active societies prior to the completion of the Merger.

CCU currently publishes a quarterly magazine which is distributed to its members entitled "The Posel". In order to help CCU members understand the transition to FCSU as well as maintaining the CCU identity and other subject matters relating to the Czech membership, FCSU will provide a 'headline page' or similar space in its monthly "Jednota" publication to be written by the Advisory Committee (as described in Section 7.2 below) and approved, in its reasonable discretion, by the FCSU board of directors.

7.2 Advisory Committee

The Parties shall establish an Advisory Committee following execution of this Agreement. The Advisory Committee shall be composed of the FCSU President (who shall act as the Chairman of the Advisory Committee), Executive Secretary and the General Counsel, two (2) members appointed by FCSU, and Richard Prospal and Robert Cermak (the "CCU Advisory Committee Members"). In the event an individual cannot or is unwilling to serve as a CCU Advisory Committee Member, then Allen Perk shall serve as such CCU Advisory Committee Member; if Mr. Perk cannot serve as such or there is otherwise a CCU Advisory Committee member vacancy, then the majority of the former CCU board of directors shall appoint another individual to serve as a CCU Advisory Committee Member. The Advisory Committee will be intact for a period of three (3) years from the Effective Time. The Advisory Committee shall be responsible for monitoring merger planning, reviewing transition progress, and addressing operational, financial, and member-related issues arising prior to and following the Closing. The Advisory Committee shall meet on a regular scheduled basis and additionally upon reasonable request of either Party. While the Advisory Committee shall act in an advisory and coordination capacity, the Parties agree that its formation, composition, and meeting obligations are material covenants of this Agreement and shall be enforceable as such. The Advisory Committee members will receive meeting and travel fees, and other compensation to be determined by the FCSU board of directors.

7.3 Employees

Theresa Aveni shall work part-time at the FCSU Home Office (no more than 25 hours per week and on days mutually agreed upon by Ms. Aveni and FCSU) and shall provide FCSU services and advice with respect to the transition matters related to the Merger. She shall be paid \$75.00 per hour, receive no FCSU employee benefits and remain employed until the earlier of (i) six (6) months after the date of the Closing and (ii) the date on which her Merger transition services are no longer necessary as mutually agreed upon by Ms. Aveni and FCSU.

For a period of at least six (6) months following the Effective Time, Jane M. Milczewski shall work full-time at the FCSU Home Office serving the members of CCU and FCSU and be paid \$26.80 per hour. Ms. Milczewski shall be offered employment by FCSU on other terms and conditions that are substantially comparable to her current employment terms, subject to applicable law and FCSU's standard employment policies. Her length of employment at CCU shall be a consideration when determining her FCSU benefits package and she shall receive standard employment protections consistent with FCSU's policies, including but not limited to continuity of service recognition for purposes of benefits eligibility, as applicable. FCSU shall provide an orderly transition of employee responsibilities, benefits administration, and human resources functions.

7.3 Employees

Theresa Aveni shall work part-time at the FCSU Home Office (no more than 25 hours per week and on days mutually agreed upon by Ms. Aveni and FCSU) and shall provide FCSU services and advice with respect to the transition matters related to the Merger. She shall be paid \$75.00 per hour, receive no FCSU employee benefits and remain employed until the earlier of (i) six (6) months after the date of the Closing and (ii) the date on which her Merger transition services are no longer necessary as mutually agreed upon by Ms. Aveni and FCSU.

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7.4 Member Benefits

FCSU expressly assumes, effective as of the Closing, all obligations, liabilities, and responsibilities of CCU with respect to all policies, annuity contracts, certificates, and member benefit obligations, whether issued, in force, or in claim status as of the Closing. Such assumption shall include all contractual benefits, dividend or non-guaranteed elements as applicable, policyholder rights, reserve obligations, and related duties of administration, payment, and performance. FCSU agrees that all CCU members shall continue to receive benefits no less favorable in the aggregate than those to which they were entitled immediately prior to the Closing, subject to the terms of their governing contracts and applicable law, and that it shall administer such obligations in accordance with applicable insurance and fraternal benefit society regulations and consistent with sound actuarial practice. After the Effective Time, all CCU members and its subordinate societies shall be eligible for all FCSU fraternal benefits.

Prior to Closing, CCU will provide a Dividend Enhancement to all members of CCU in an aggregate amount equal to \$125,000.00. Further, prior to Closing CCU shall pay an additional Dividend Enhancement to the CCU members of the inactive CCU societies in the aggregate amount of \$60,656.23.

CCU previously issued annuities to four CCU societies, which are now inactive societies; these annuities, as of May 31, 2026, had an aggregate total balance of \$85,320.97. Prior to Closing, CCU shall cash out those annuities and use the proceeds to provide additional Dividend Enhancements to the CCU members who were members of the applicable inactive CCU society.

5

7.5 Scholarship Program

FCSU will continue to operate the CCU educational scholarship program for a term of three (3) years following the Effective Time. FCSU will allocate ten thousand dollars (\$10,000.00) each year after the Merger to be used for CCU member scholarships. These scholarships shall be distributed to qualified CCU members by the Advisory Committee. At the conclusion of the three (3) year term, all CCU members will be eligible to begin participating in the FCSU scholarship program.

7.6 CCU Annual Donations Continued

CCU has an annual donation program to Czech Catholic parishes and Czech organizations. FCSU will continue to operate this program for a term of three (3) years following the Merger to the same extent the entities are currently supported by CCU. At the conclusion of the three (3) year term, said donations will be subject to FCSU approval.

7.7 Advertising Support of the Radio program - "New Czech Voice of Cleveland"

CCU financially supports the weekly radio broadcast entitled "New Czech Voice of Cleveland". FCSU will continue to financially support said radio program to the same extent it is currently supported by CCU for a period of three (3) years following the Merger. At the conclusion of the three (3) year term, said support will be subject to FCSU approval.

7.8 CCU Bonuses.

Prior to the Effective Time, CCU shall pay the following one-time bonuses as compensation for services rendered to CCU in connection with effectuating the Merger:

Ms. Aveni: \$5,000

Richard Prospal: \$2,000

Allen Perk: \$2,000

Robert Cermak: \$1,000

7.9 Directors and Officers of the Surviving Corporation; Statutory Agent.

As of the Effective Time, the directors of the surviving corporation shall be the directors of FCSU immediately prior to the Effective Time and the officers of the surviving corporation shall be the officers of FCSU immediately prior to the Effective Time.

As of the Effective Time, the statutory agent of the surviving corporation shall be Kevin J. Collins 6611 Rockside Rd, Suite 300, Independence, Ohio 44131.

7.10 Delivery of Agreement and Supreme Governing Body Approval

At least sixty (60) days prior to the date the supreme governing body of each of FCSU and CCU shall vote upon this Agreement and the Merger, the board of directors of each of FCSU and CCU shall cause the delivery, within ten (10) days after the date of this Agreement, to its respective supreme governing body and members (i) this Agreement and (ii) any other documents as determined by each of FCSU and CCU, in their discretion needed to explain the Merger. Each of FCSU and CCU shall, through its board of directors, (i) recommend to its respective supreme governing body the approval and adoption of this Agreement and the Merger and (ii) use its reasonable best efforts to obtain from its supreme governing body the affirmative vote to approve this Agreement and the Merger, as required by ORC Sections 1702.41(A)(2) and 3921.14(B)(3).

ARTICLE VIII INDEMNIFICATION

8.1 Indemnification by CCU

CCU shall indemnify, defend, and hold harmless FCSU and its affiliates, directors, officers, employees, and agents from and against any and all losses, damages, liabilities, penalties, fines, costs, and expenses (including reasonable attorneys' fees) arising out of or resulting from any breach of CCU's representations, warranties, covenants, or agreements contained in this Agreement. This indemnification shall also apply to any pre-closing liabilities, obligations, or contingencies of CCU that were not disclosed in writing to FCSU prior to Closing or that were not otherwise reflected in the financial statements or disclosures provided in connection with this Agreement. In addition, CCU shall indemnify FCSU for any regulatory violations, enforcement actions, penalties, or compliance failures occurring prior to the Closing Date, whether known or unknown at the time of Closing.

8.2 Indemnification by FCSU

FCSU shall indemnify, defend, and hold harmless CCU and its affiliates, directors, officers, employees, and agents from and against any and all losses, damages, liabilities, penalties, fines, costs, and expenses (including reasonable attorneys' fees) arising out of or resulting from any breach of FCSU's representations, warranties, covenants, or agreements contained in this Agreement. FCSU shall further indemnify CCU for any failure to duly perform, satisfy, or honor any obligations, liabilities, or commitments expressly assumed by FCSU under this Agreement as of or following the Closing.

ARTICLE IX CONDITIONS TO CLOSING

9.1 Conditions for FCSU

The obligations of FCSU to consummate the transactions contemplated by this Agreement are subject to the satisfaction or waiver, at its sole discretion, of the following conditions: (i) CCU shall deliver evidence of the sale of the CCU headquarters property and updated financial statements; (ii) this Agreement and the transactions contemplated hereby shall have been duly approved by CCU's board of directors and its supreme governing body; (iii) all required regulatory approvals shall have been obtained, including approval from the ODI, and any applicable waiting periods shall have expired or been terminated without the imposition of any condition, restriction, or requirement that would reasonably be expected to have a Material Adverse Effect on the transaction or the combined entity; (iv) no event, circumstance, development, or change shall have occurred that, individually or in the aggregate, constitutes or would reasonably be expected to constitute a Material Adverse Effect with respect to CCU or the contemplated transaction; (v) the representations and warranties of CCU set forth in this Agreement shall be true and correct as of the date of this Agreement and as of the Closing Date (except that representations and warranties that by their terms speak specifically as of the date of this Agreement or another date shall be true and correct as of such date) and FCSU shall have received a certificate signed on behalf of CCU by its President to such effect; and (vi) CCU shall have performed in all material respects all obligations required to be performed by it under this Agreement at or prior to the Closing Date, and FCSU shall have received a certificate signed on behalf of CCU by its President to such effect.

9.2 Conditions for CCU

The obligations of CCU to consummate the transactions contemplated by this Agreement are subject to the satisfaction or waiver, at its sole discretion, of the following conditions: (i) this Agreement and the transactions contemplated hereby shall have been duly approved by FCSU's board of directors and its supreme governing body; (ii) all required regulatory approvals shall have been obtained, including approval from the ODI, and any applicable waiting periods shall have expired or been terminated without the imposition of any condition, restriction, or requirement that would reasonably be expected to have a Material Adverse Effect on the transaction or the combined entity; (iii) no event, circumstance, development, or change shall have occurred that, individually or in the aggregate, constitutes or would reasonably be expected to constitute a Material Adverse Effect with respect to FCSU or the contemplated transaction; (iv) the representations and warranties of FCSU set forth in this Agreement shall be true and correct as of the date of this Agreement and as of the Closing Date (except that representations and warranties that by their terms speak specifically as of the date of this Agreement or another date shall be true and correct as of such date) and CCU shall have received a certificate signed on behalf of FCSU by its President to such effect; and (v) FCSU shall have performed in all material respects all obligations required to be performed by it under this Agreement at or prior to the Closing Date, and CCU shall have received a certificate signed on behalf of FCSU by its President to such effect.

ARTICLE X TERMINATION

This Agreement may be terminated at any time prior to the Closing:

- (a) by the mutual written consent of the Parties, each acting through its duly authorized representatives; or
- (b) by either Party, if the Merger shall not have been consummated on or before March 31, 2027, unless the failure of the Merger to occur by such date shall be due to the failure of the Party seeking to terminate this Agreement to perform or observe the covenants and agreements of such Party set forth in this Agreement.

ARTICLE XI CONFIDENTIALITY

11.1 Confidentiality Obligation

Each Party shall maintain the strict confidentiality of all non-public, proprietary, or confidential information of the other Party received in connection with this Agreement and the transactions contemplated hereby, whether disclosed in written, oral, electronic, or other form, and shall use such information solely for purposes of evaluating, negotiating, and consummating the transaction. Each Party shall take all reasonable measures to protect such information from unauthorized disclosure, including limiting access to its directors, officers, employees, advisors, and representatives who have a need to know such information and who are bound by confidentiality obligations at least as restrictive as those set forth herein. This obligation shall survive the termination of this Agreement for a period consistent with applicable law or, if longer, as otherwise agreed by the Parties.

Notwithstanding the foregoing, either Party may disclose confidential information to the ODI and any other applicable federal, state, or local regulatory authorities or governmental bodies to the extent required to obtain approvals, comply with legal or regulatory obligations, or respond to lawful requests, inquiries, examinations, or proceedings. In such cases, the disclosing Party shall, to the extent permitted by law, provide prior notice to the other Party and reasonably cooperate in seeking confidential treatment or protective measures for such disclosed information.

ARTICLE XII OHIO REGULATORY PROVISIONS

12.1 Compliance with Ohio Law

The Parties agree that the Merger and all transactions contemplated by this Agreement shall be structured and consummated in full compliance with all applicable laws of the State of Ohio governing fraternal benefit societies, including, without limitation, statutes, regulations, and regulatory guidance relating to corporate governance, mergers and consolidations, and policyholder protections. The Parties shall also ensure ongoing compliance with all applicable insurance solvency standards, statutory accounting requirements, and reserve requirements, and shall take all actions necessary to maintain required capital levels and regulatory standing both prior to and following the Closing.

12.2 CCU Member Protections

The Parties acknowledge and agree that the contractual and statutory rights of CCU members and policyholders shall not be impaired, diminished, or adversely affected by the consummation of the Merger. FCSU shall honor and continue all policy, annuity, and benefit obligations in accordance with their terms, and the Parties shall ensure that all such obligations remain supported by actuarially sound reserves and prudent financial management practices consistent with applicable law and regulatory expectations.

**ARTICLE XIII
GOVERNING LAW AND VENUE**

This Agreement shall be governed by, and construed in accordance with, the laws of the State of Ohio, without regard to its conflict of laws principles. Any legal action or proceeding arising out of or relating to this Agreement shall be brought exclusively in state or federal courts located in Cuyahoga County, Ohio, and each party hereby irrevocably submits to the jurisdiction of such courts and waives any objection to venue or jurisdiction in such courts.

**ARTICLE XIV
ENTIRE AGREEMENT; AMENDMENTS; COUNTERPARTS**

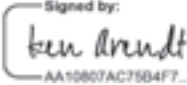
This Agreement constitutes the entire agreement between the Parties with respect to the subject matter hereof and supersedes all prior and contemporaneous agreements, negotiations, understandings, and representations, whether written or oral, relating to such subject matter.

This Agreement may be amended, modified, or supplemented only by a written instrument duly executed by authorized representatives of both Parties, and no waiver of any provision shall be effective unless set forth in writing and signed by the Party against whom such waiver is to be enforced.

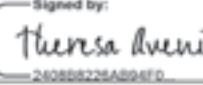
This Agreement may be executed in any number of counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument. Execution and delivery of this Agreement by electronic means, including by PDF or other electronic transmission, or by electronic signature (such as DocuSign), shall be legally binding and shall have the same force and effect as delivery of an original, physically signed copy.

IN WITNESS WHEREOF, the Parties have caused this Agreement to be duly executed on the day first written above.

**First Catholic Slovak Union of the United States
of America and Canada**

By:  Signed by:
AA10807AC75B4F7...
Kenneth A. Arendt
President and CEO

Czech Catholic Union

By:  Signed by:
240808225A096FD
Theresa Aveni
President

FAQ

Is the CCU insolvent or in financial distress? NO.

The CCU solvency ratio remains over 100% and all assets and reserves are adequately funded. There has been no financial mis-management or extraordinary investment losses within the CCU portfolio.

Are my certificates, annuities and benefits safe? YES.

All certificates and annuities are fully funded with surplus reserves. The CCU remains in good standing with the ODI. All CCU business proceeds as normal until the possible merger is consummated by all parties and authorized by the Ohio Department of Insurance (ODI).

Why is the CCU proposing a merger?

In 2025, the long-term financial forecasts from our actuary and auditors contained concerns regarding CCU's lack of new certificates, increasing regulatory and operating expenses, increased competition for annuity and insurance products, and questioned our financial stability in 2030 and beyond. This forecast prompted the Executive Committee to explore the possibility of a merger. **The CCU's current membership and financials are stable** and therefore provide a strong position for the CCU to negotiate favorable terms which ensure the long-term financial stability and best interests of our members.

What happens to my certificates and annuities if the merger goes through?

FCSU shall honor and continue all policy, annuity, and benefit obligations in accordance with their terms. The contractual and statutory rights of CCU members and policyholders shall not be impaired, diminished, or adversely affected by the consummation of the Merger.

Will there be a Czech/ CCU identity if the merger goes through? YES.

Each of CCU's subordinate societies will be a distinct FCSU branch. Any inactive CCU societies will be merged into one of the four (4) active societies prior to the completion of the Merger.

What happens to "The Pose!" if the merger goes through?

In order to help CCU members understand the transition to FCSU as well as maintaining the CCU identity and other subject matters relating to the Czech membership, FCSU will provide a 'headline page' or similar space in its monthly "*Jednota*" publication to be written by the CCU Advisory Committee.

What about the CCU Scholarship Programs?

FCSU will continue to operate the CCU educational scholarship program for a term of three (3) years following the Effective Time. These scholarships shall be distributed to qualified CCU members by the CCU Advisory Committee. At the conclusion of the three (3) year term, all CCU members will be eligible to begin participating in the FCSU scholarship program.

What about the CCU Annual Donations?

Donations will continue to Czech Catholic parishes and Czech organizations. FCSU will continue to operate this program for a term of three (3) years following the Merger to the same extent the entities are currently supported by CCU. At the conclusion of the three (3) year term, said donations will be subject to FCSU approval.

FCSU will also continue to financially support the weekly radio program, *New Czech Voice of Cleveland*, to the same extent it is currently supported by CCU for a period of three (3) years following the Merger. At the conclusion of the three (3) year term, said support will be subject to FCSU approval.

We encourage you to visit the FCSU website at www.fcsu.com to learn about their member benefits, products and history.

FLASHBACK FOTOS

Left to Right: Officers of the Czech Catholic Union - Mary Ann Mahoney, Loretta Moravec, Joseph Kocab and Pauline Kveton. Picture taken sometime between 1990-1997.



EDITOR'S NOTE: Cheryl Dyson is a poet known for her heartfelt and inspiring works that honor the bravery, the service and the resilience of military service members.

JUNGLE GYM

This children's play structure, the jungle gym, was patented in Chicago, Illinois, on October 23, 1923, by lawyer Sebastian Theodore Hinton. Hinton's father, a mathematician, had once built a cube-like grid of bamboo poles for him and his friends to climb on while they were living in Japan. Years later, Hinton recreated his father's design using iron, leading to the commercial development of the jungle gym. One of Hinton's earliest models still stands on the playground of Crow Island School in Winnetka, Illinois.



FLAGS OF VALOR - SAINT LOUIS, MISSOURI SEPTEMBER 5 – 13, 2026

Every five years on the anniversary of 9/11, thousands of American flags are placed on 'Art Hill' in Forest Park, St. Louis, Missouri, to pay tribute to all those who lost their lives on that fateful day in September 2001.

FLAGS OF VALOR is a weeklong event to honor the victims of 9/11, the first responders who lost their lives, and military who have made the ultimate sacrifice fighting in the War on Terror. Each flag bears a dog tag with the hero's name and information, along with their picture. Following the event, the 3' x 5' flags are offered to the family members of those honored, with special arrangements for Gold Star families.



This year, the 7,620 flags were blessed and installed on Saturday, September 5 on 'Art Hill'. There is a special area to commemorate those Americans who lost their lives on September 11, 2001. An educational area had 6 large display boards with the individual names and pictures of each of the 2,564 victims of the 9/11 attacks. Also in a special area, 413 flags name and recognize the first responders who died on that day.

Throughout the week, day and night, thousands came to pay tribute and remember these fallen heroes. Most walk in silence, with only the sound of the splashing water from the grand fountains at the base of the hill. The solemn atmosphere was only disturbed when a breeze would rustle the thousands of the flags and the hero's dog tags would clink against the flagpoles.

'Art Hill' is one of the most visited spots in Forest Park, situated between the St. Louis Art Museum and the Grand Basin.

Much of Forest Park was the site of the 1904 World's Fair and both the Main Art Museum building and the Grand Basin are original structures from the 1904 Fair.

The culmination of the week's events was the Candlelight Memorial on Friday, September 11. The candlelight ceremony began at dusk, with a brief program and patriotic songs. Gold Star families were given memorial candles. Then at 9:11 p.m., the reading of each name began. This continued throughout the night, ensuring that each life was spoken, remembered, and honored.

The inaugural FLAGS OF VALOR event was held in 2011 by America's Heartland Remembers to commemorate the ten-year anniversary of the 9/11 attacks. Taking place from September 10-18, 2011, that event featured 2,977 flags placed to remember the individuals lost on that tragic day at the World Trade Center, the Pentagon, on Flight 93, and the first responders.

In 2016, on the 15th anniversary of 9/11, the FLAGS OF VALOR expanded to also honored the military service members who died in the War on Terror during the following operations:

- Enduring Freedom
- New Dawn
- Iraqi Freedom
- Inherent Resolve
- Freedom's Sentinel





America's Heartland Remembers is a nonprofit organization founded in 2011 to honor and remember the heroes and victims of 9/11. It has now expanded its focus to educating a new generation who did not experience the events and aftermath of September 11, 2001.

Since inception, the foundation has donated more than \$500,000 to various military charities, including Gold Star Families, The Blue Star Mothers of America – Missouri Chapter 4, The Flagman's Mission Continues, Greater St. Louis Honor Flight, Patriot Training Foundation, Got your Six Support Dogs, Semper Fi & America's Fund, and Missouri Military Memorial Fund. The organization also published the book "Under One Flag" in 2014. To learn more, please visit their website: www.flagsofvalorstl.com

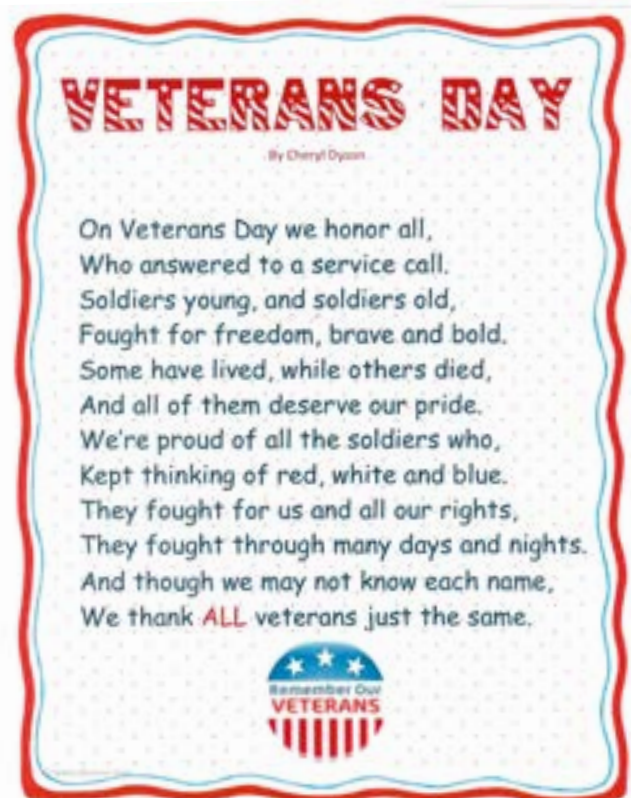


St. Ludmila Society #7 was proud to sponsor one of the 7,620 flags in 2026.

Our hero is US Army Corporal Paulomarko Pacificador, from Shirley NY. He served during



Operation Iraqi Freedom. He was killed on August 13, 2007 with two fellow soldiers in Iraq when their vehicle was struck by an IED. All three servicemen were posthumously awarded the Bronze Star and Purple Heart.



SENT IN FROM A MEMBER –

“Every Czech Is An ‘Expert’”

There is a distinctly noticeably Czech character trait, both in the Czech Republic and among Czech-Americans abroad - every Czech is an expert. Not a casual opinion-holder – an expert: on politics, on hockey, on medicine, on weather, on bread, on mushrooms, on world affairs, on your relationship, on why your car is making that noise, on what America is doing wrong, on what Prague is doing wrong and naturally, on what you are doing wrong. And if there is a kitchen table, a pub, a tram stop, a family gathering, a cottage or even a waiting room involved, there will absolutely be someone confidently explaining exactly how things really are.



TRAM STOP IN PRAGUE



PUB IN PRAGUE

A well-known Czech expression is found in the verb, *prit se*; to argue, to dispute, to challenge, to contend. Not necessarily out of anger. Often not even out of disagreement. But because somewhere deep in the Czech soul lives an almost unstoppable instinct to examine, debate, analyze and correct. You can say the simplest thing imaginable and suddenly a Czech man leans back in his chair, squints slightly and begins explaining why you are technically wrong.

Czechs do not simply absorb information peacefully. They test it, pull it apart, examine it from three angles. Somebody always has another interpretation, another memory, another theory, another cousin who did it differently in 1973. There are wonderful Czech words for people like this: A *vseznalek* – a know-it-all; A *pouckar* – someone constantly instructing everyone else; A *premoudře clovek* – someone overly wise for their own good. Perhaps the best is *prechytraly* – too clever, smugly over-clever, the person who always believes they are the smartest one in the room.

Yet, this is said with enormous affection, because this trait did not appear out of nowhere. Czechs survived centuries of occupation, censorship, invasions, political instability, propaganda, war, shortages, betrayals, shifting borders and governments that ordinary people often learned very quickly not to trust. Under communism especially, official narratives and reality were frequently two entirely different things. Saying the wrong thing openly could damage your career, your education, your safety or your future. People learned to read between the lines – to listen carefully, to decode subtext, to notice contradictions, to analyze what was really happening underneath the surface.

Skepticism became survival. People learned to rely not on institutions but on family, neighbors, grandmothers, mechanics, cottage conversations and the man drinking beer at the end of the table who “heard something.” Generations developed this deeply ingrained instinct to question everything. You were almost foolish if you trusted official answers too quickly. That habit never disappeared. Even today, many Czechs instinctively distrust polished presentations, motivational enthusiasm, corporate optimism or overly cheerful salesmanship. The Czech mind immediately begins scanning for what is fake, manipulative, exaggerated or hidden underneath.

Continues on page 18

Perhaps that is why Czech humor is so sharp – dry, observational, cynical, merciless. A Czech can dismantle an entire political system with one muttered sentence over a beer. What outsiders sometimes mistake as negativity is often something far more complicated: a culture trained by history not to survive through illusions. People challenge things because they have spent generations learning that easy answers are often dangerous answers.

Sometimes they are right. Some of the sharpest observations ever heard came not from professors or experts, but from ordinary Czech people sitting quietly at kitchen tables, bus stops, mechanics' shops, cottages or smoky pubs. There is an old-world intelligence there – practical intelligence, pattern recognition, a deep instinct for human nature.

The most fascinating thing is that this quality exists side by side with another deeply Czech characteristic: a discomfort with arrogance, self-promotion, or displays of importance. Czechs often distrust people who boast about success, wealth, status or power, while simultaneously possessing absolute confidence in their own opinions. It creates this wonderful national contradiction: I am nobody important...but let me explain to you exactly why everyone else is wrong.”

This can absolutely become exhausting. Someone always knows better. Someone always has another angle. Someone always has a story proving why your information is incomplete. Sometimes you desperately want someone to simply say, “You know what? Maybe I don’t know.” But that is not particularly Czech. Still, it would be better to sit in a Czech pub listening to passionate arguments about absolutely everything than endure shallow conversations where nobody says anything real. Czech people are very engaged with life. They care enough to argue, care enough to question, care enough to think critically, care enough to challenge each other – even if they drive one another completely insane doing it.

In conclusion, that is why, no matter where Czechs go in the world, they remain unmistakably Czech. You can usually recognize it within the first five minutes of conversation. Usually right after they explain how they could run the country better themselves.



HRONEK LAW

Christina M. Hronek
Attorney,
Brecksville Resident

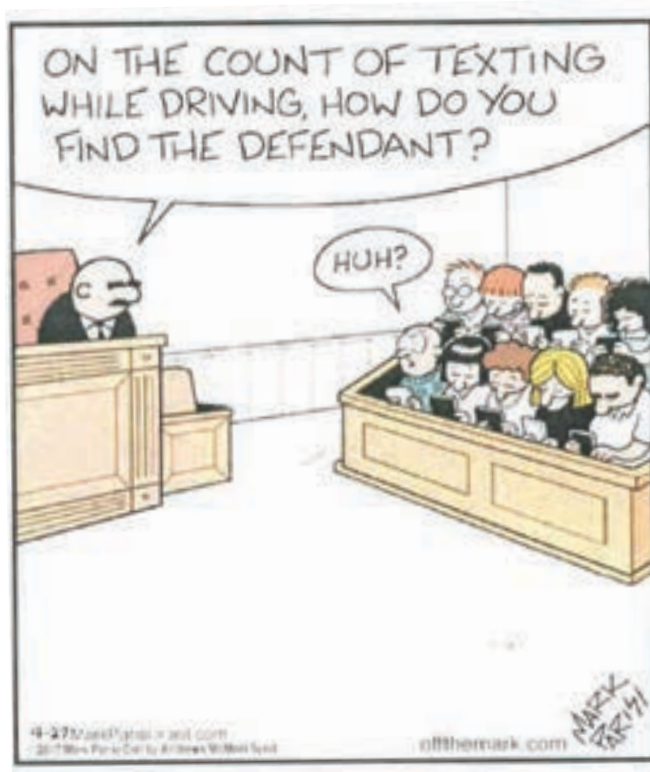
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Note: Christina is the legal counsel for the Czech Catholic Union and has graciously offered to extend a 10% discount to any of our members who mention this article.



CZECH 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 2026
- 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, 2027**.

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
5349 Dolloff Road website: www.czechccu.org
Cleveland, Ohio 44127

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

Name	Society 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

PARBUDICE CASTLE



This castle was built between 1310-1319. It originated as a medieval water fortress. The castle evolved from a medieval defensive stronghold (used for military purposes) into a Renaissance palace, then into an administrative and industrial site and now serves as a cultural and historical landmark.



Today, the castle houses the East Bohemian Museum with exhibitions on regional history, art and nature.



GINGERBREAD HOUSE PERNIKOVA CHALOUPKA

This is a museum, though referred to as a house, is located in Pardubice, which is an hour drive from Prague. The house has more than 1,000 gingerbreads from all over the Czech Republic.





Benedictine High School, Cleveland, OH – “On behalf of the entire Benedictine High School Community, I want to thank you for your generous gift. As we proudly celebrate our 99th year of developing young men in mind, body and spirit, we are deeply grateful for your kind support. As we look ahead to our centennial year, we remain inspired by the generations of young men whose lives have been shaped by our mission.”

Yours in St. Benedict, Mr. Chris Lorber “04, Chief Operating Officer Benedictine High School

Friends of Bohemian National Cemetery, Chicago, IL – “On behalf of the Board of Friends of Bohemian National Cemetery, we thank you for your recent 2026 donation. Originated in 2004, Friends of BNC works to promote the historical significance, enhance the beauty and preserve the artistic heritage of Bohemian National Cemetery. Contributions like yours have made possible the funding of numerous projects including the Columbarium Restoration Project, improvements to the World War I, II and Civil War monuments and most recently limestone pillars and fencing in front of the historic gatehouse. Again, thank you for your support.”

Chuck Michalek President, Friends of BNC

Czech Cultural Garden & Sokol Greater Cleveland, Cleveland, OH – “Thank you for the donation to the Garden. Also, thank you for your generous donation for the roof replacement at Bohemian National Hall-Sokol Greater Cleveland. I am happy to report that the roof work is now complete. Your ongoing support is appreciated. It enables our organization to maintain the Czech culture through the museum, cultural garden, many events and Sunday dinners.”

With Sokol NAZDAR, Paul Burik, President-Sokol Greater Cleveland

Notre Dame Cathedral Latin High School, Chardon, OH – “On behalf of Notre Dame Schools, I extend our heartfelt thanks for your generous gift to the NDCL fund. Your support plays a vital role in sustaining our mission, “to educate leaders who transform the world, as Jesus did, by living the truth in love.” We are deeply grateful for your commitment to our schools and the students we serve. Your generosity is a testament to the strength of our community and the enduring impact of Catholic education. May God bless you for your kindness and continued support.”

With all our gratitude, Dr. Jacqueline Hoynes, President

Malachi House, Cleveland, OH – “On behalf of the Board of Trustees, Staff, and Residents of Malachi House, please accept our deepest appreciation for your very Generous Annual Appeal donation. We are grateful that you chose Malachi House to receive this gift.”

Sincerely, Judy Ghazoul Hallow, Executive Director

Saint Andrew Abbey, Cleveland, OH – “On behalf of the monks of St. Andrew Abbey, thank you for your generous donation. Your investment plays a vital role in allowing us to continue our mission to serve our community, and for this we are grateful.”

Peace, Rt. Rev. Gary A. Hoover, OSB, Abbot

Boys & Girls Clubs of Northeast Ohio, Cleveland, OH – “Thank you for your generous gift and continued partnership with BGCNEO. We are grateful for your support and the impact it will have on the youth and families we serve.”

Thanks, Kara Adkins, Manager of Donor Relations & Stewardship

Continues on page 23

CGSI, Mendota Heights, MN – “On behalf of the members of the CGSI, I thank you for your generous donation. We truly appreciate your continued support.”

Sincerely, Marcy Jacko Namespetra, Corresponding Secretary

Covenant House, New York, NY – “During the month of July, we are reminded of the importance of freedom, pride, and caring for our community. You lived out these American values recently - your gift is helping make independence possible for young people at Covenant House.”

With great gratitude, Bill Bedrossian, President and CEO

Providence House, Cleveland, OH – “Thank you so much for helping Providence House keep kids safe and families together! Your lifechanging gift advances our mission to support children and families during times of crisis.”

With Heartfelt gratitude, Natalie A. Leek, President and CEO

National Czech & Slovak Museum & Library, Cedar Rapids, Iowa – “On behalf of the board of directors, members, and staff at the National Czech & Slovak Museum & Library, I would like to personally thank you for your contribution. Please know how much we appreciate your financial support of the museum and our programs.”

Sincerely, Luis E Flores, Director of Annual Giving and Membership

Our Lady of Lourdes Parish, Cleveland, OH – “Many thanks for the generous annual donation. Your ongoing and generous support is greatly appreciated.”

Sincerely, Rev. Joseph H Callahan, Pastor

9/11 Memorial & Museum – New York, NY – “Thank you for your generous donation to the National September 11 Memorial & Museum. Your support helps ensure that this sacred place of remembrance and learning continues to serve visitors from around the world.”

Sincerely, Josh Cherwin, EVP & Chief Advancement and Communications Officer

American Cancer Society – Dublin, OH – “Thank you. In a country where 1 in 3 men and women will be diagnosed with cancer in their lifetime, your donation to the American Cancer Society is more than a financial gift. Your donation provides a lifeline for the cancer community, and helps us work to end cancer as we know it, for everyone.”

Warm regards, Shane Jacobson, Chief Executive Officer

American Heart Association - Dallas, TX – “Thank you for your donation to the American Heart Association in support of our mission to be a relentless force for a world of longer, healthier lives.”

All my best, Nancy Brown, Chief Executive Officer

American Red Cross – Washington, DC – “On behalf of the American Red Cross, thank you for your generous gift, which will be applied to Where It Is Needed Most. Support from companies like yours is truly making an impact in the lives of those we serve every day.”

Sincerely, Cliff Holtz, President and CEO, American Red Cross

Children’s Cancer Research Fund – Bloomington, MN – “Thank you for your donation to Children’s Cancer Research Fund. We believe that together, we will achieve a world without cancer. We can’t thank you enough for your support.”

Gratefully, Joe Cassidy, Donor Services Representative

St. Therese Parish – Garfield Hts., OH – “thank you for your donation. Your generosity helps make it possible for our parish to carry on its ministry.”

In Christ, Reverend Kevin Fox, Administrator

University Settlement – Cleveland, OH – “We sincerely appreciate your generous donation. Your support plays a crucial role in advancing our mission to provide essential resources that empower individuals and families to learn, grow and thrive.”

Sincerely, Tracey N. Mason, Interim Executive Director

St. Jude Children's Research Hospital – Memphis, TN – “thank you, thank you for your donation. Generous gifts like yours do so much to help move our lifesaving research forward for all the little boys and girls who turn to us each year. Your support is truly a gift of hope for thousands of children around the world.”
Very truly yours, Martin Hand, Chief Development Officer

Greater Cleveland Food Bank, Cleveland, OH – “Please accept my deepest gratitude for your generous gift. In our fiscal 2025 (October 2024 through September 2025), the Food Bank and our partners served over 404,000 unduplicated neighbors. Through our network of more than a thousand program partners, we distributed 53.3 million pounds of food and a record 53,580 individuals visited our Community Resource Center. Together with our community we provide nutritious food and essential resources so our neighbors facing hunger can thrive. We do this in good times and bad and your generosity empowers us to carry out that mission.”

Gratefully, Lisa Sands, Senior Manager of Corporate Relations

Special Olympics – Westerville, OH – “On behalf of our athletes, thank you for supporting critical Special Olympics programs. Your generous gift has already been put to work on behalf of our athletes and their families in Ohio and elsewhere.”

Gratefully, Jessica Stewart, President & CEO

Guiding Eyes for the Blind – “Please accept our sincere gratitude for your generous donation. This gift will be used to provide exceptionally trained, intelligent and loyal guide dogs to people who are blind or visually impaired. Thank you for playing a significant role in empowering people to realize their potential and achieve their goals.”

With gratitude, Heather McGorman, Foundation Relations Officer

Little Sisters of the Poor, Palatine, IL – “As May unfolds, bringing with it the beauty of spring and a spirit of renewal, our hearts are filled with gratitude for the many blessings we receive, especially your kindness. Your recent gift is a true blessing to our Home, allowing us to continue the mission of caring for our elderly Residents with dignity, joy and compassion. Please be assured of our prayers for you and your loved ones,”

With heartfelt gratitude and loving prayers, Sr. Amy Marie, ISP

Ronald McDonald House Charities, Northeast OH – “Thank you for your donation. Your generosity gives families more than a place to stay. You give them peace of mind in the midst of medical uncertainty. Your support means warm meals, welcoming rooms and compassionate connection when it's needed most. Thank you for all the ways you care.”

With heartfelt gratitude, Craig Wilson, Chief Executive Officer

Society #156 – Cleveland, OH – “Thank you very much for the tuition grant for my Notre Dame-Cathedral Latin education. I am grateful for the gift of Catholic education and the impact it has on my life.”

From, Sydney Krajnak

THANK YOU

St. Therese Parish, Garfield Hts., OH – “Thank you for your donation to the committee for the 100th Anniversary Celebration at St. Therese. God bless you for your generosity.”

Shirley Hlavaty

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!!!



THANKSGIVING QUOTES

"Happiness is having a large, loving, caring, close-knit family in another city."

George Burns, comedian

"The average time for eating a Thanksgiving dinner is 12 minutes, which, incidentally, coincides with halftime."

Erma Bombeck, author

"Thanksgiving is an emotional holiday. People travel thousands of miles to be with people they only see once a year, and then discover once a year is way too much."

Johnny Carson, comedian

"Tomorrow is Thanksgiving! It's the day you forget about all the fighting and division in the world and just focus on all the fighting and division in your family."

Jimmy Fallon, comedian



Vesele Dikuvzdani



English Translation: Have a nice and sunny day

CZECH PRAYER OF THANKS:

D kujeme Ti, Bože, za sv tlo dne, za chléb na našem stole a za lásku, která nás spojuje. A naše srdce z stane vd né a naše ruce otev ené k pomoci druhým. Amen.

English Translation of Prayer:

We thank You, God, for the light of the day, for the bread on our table, and for the love that binds us together. May our hearts remain grateful and our hands open to help others. Amen.



TROJA PALACE (ZAMEK TROJA)



This palace, built from 1679-1691, is located in the Troja district of Prague on a hillside near the Vltava River. It is the only Baroque summer palace of its kind in Prague. Now owned by the city of Prague, the palace is home to the Prague City Gallery and its 19th century Czech art collection.



The layout of the garden features alleys, terraces, decorative sculptures, ponds and cascading staircases.

GINGERBREAD COOKIES

PERNICKY SUSENKY

2 1/3 C. flour
1 1/4 C. sugar
8 T. gingerbread spice
1/2 T. baking soda
2 T. honey, heated to lukewarm
2 eggs, lightly beaten
1 T. rum
1 T. grated lemon peel

1 egg, lightly beaten for brushing

Sift all dry ingredients onto pastry board. Add remaining ingredients. Work into firm dough. Let stand overnight in cool place. Roll out 1/4" thick. Cut out shapes. Brush with 1 egg. Place on waxed paper lined baking sheet. Bake at 325 degrees for 20-30 minutes. Decorate as desired.



This is the chef of La Degustation Boheme Bourgeoise in Prague and the person most responsible for the idea that Czech food can be fine dining. The restaurant on Hastalska in the Old Town, has held a Michelin star continuously since 2012, which makes it the longest-standing starred restaurant in the country. The menus are built from Czech and Bohemian recipes going back to the 19th century and earlier, rebuilt with modern techniques. It is the opposite of the international fine-dining template and it is why the restaurant is on every serious list of where to eat in Prague.

THE STORY OF THE TWO-TAILED LION

Once there was a knight named Bruncvik. Bruncvik set out with his fellow knights to win for himself and also his country a great prize, which he could then bear on his coat of arms as an emblem. During their travels, Bruncvik came upon a fierce fight between a lion and a dragon. With the lion near defeat, Bruncvik, not hesitating, rushed to help the lion. When the dragon was dead, Bruncvik tended to the lion's wounds. The lion followed him from then on.



Having a lion friend was fortunate for Bruncvik, since there were many dangers ahead as he continued his quest. Together they fought the power of evil. They beat them all, until one day they came upon a mighty sorcerer with a magic sword that could crush anything. The lion distracted the sorcerer and was struck by the sword. Bruncvik used his shield as a mirror blinding the sorcerer, who dropped his magic sword. Bruncvik then turned the magic against the sorcerer and the Rock of Darkness crumbled into little pieces. Ever since, the Bohemian Lion has had two tails. To this day, Bruncvik and his two-tailed lion stand guard on the Charles Bridge in Prague.





LINDEN TREE - CZECH REPUBLIC

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.

BE THANKFUL FOR AMERICA

Be thankful for America ...
 For all the beauties of the land,
 For every state where freedom rings,
 The blessings found on every hand.
 The flag that waves so proudly, too,
 The country that means so much to us,
 Protecting us in all we do.
 Be thankful for America ...In humbleness we pray,
 Please God, watch over our dear land And keep it
 safe from day to day . Be thankful for America ...



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
Julie Pena	18	Berwyn, IL	08/09/2025	66
Larry Mawson	143	Cicero, IL	05/07/2026	78
Michael Zysek	156	Cleveland, OH	05/06/2026	52
Theresa Williams	119	Cedar Rapids, IA	03/22/2026	74
Mary Scheidt	3	Chicago, IL	12/16/2025	52
Betty Soukup	156	Cleveland, OH	10/13/2025	55
Alice Jilka	18	Berwyn, IL	06/22/2026	75
Mary Lou Keglovic	101	Cleveland, OH	06/15/2026	83
Edward Holicky	10	Cleveland, OH	11/09/2024	63