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Society Records \$16 Million in Annuity Deposits; Sales of Life Insurance at \$6.3 Million in 2022

By Edward W. Pazo / National President

PITTSBURGH, PA – We report herein the sales results for our Annuity/IRA and Life Insurance lines of business. The results are directly attributable to our conscientious and diligent home office staff who interact with our current and future members daily at our home office. The society's secret sauce, if you will, is the intimacy that our staff and lodge officers share with our respective membership. It was said once that, "CFU knows its members and its members know CFU!" These are definitely accurate statements and contribute to the success that our society achieves in providing superb financial protection and unparalleled fraternal/cultural benefits to our membership.

With the writing of this article for **Zajedničar**, we report the sales totals which were realized through the efforts of our home office staff members, Lodge officers and volunteers. For year-end 2022, our society accepted \$16,047,000 in Annuity or IRA deposits by our membership. We note that this total was recorded without the payment of any sales commissions and therefore allowed Croatian Fraternal Union of America to immediately place one hundred percent of these assets into our investment portfolio. This provides our society with a definite advantage and permits the crediting of handsome interest rates on all CFU retirement savings plans.

Additionally, through the same network of individuals, CFU was able to provide valuable life insurance protection to our membership through the sale of \$6,325,828 in life insurance, with an associated first year premium of \$286,127.73. These totals were made possible once again as a result of our fraternal outreach to present members as well as those who demonstrated an interest in our society and the benefits which are offered.

We would be remiss if we did not express our appreciation for the active involvement of our local lodge officers and volunteer referrers who serve as a conduit to those individuals (members and potential new members) who purchase our products. Their participation and involve-

ment in the marketing of CFU through "word of mouth" provides the impetus for our sales. While we believe that there is room for improvement in this area, we nonetheless pause to offer our gratitude to these dedicated members who take the time to build their lodge and our society through active engagement with our customers. This, in turn, provides the cash flow which leads to Asset Growth, Investment Gains and Financial Stability.

Life Insurance was made very affordable through our new membership campaign special offers throughout the year. The society also reacted to the rise in short term interest rates by guaranteeing 4.00% and 3.25% respectively on our presently offered Annuity/IRA plans through December 31, 2023.

The "Ready, Set, Recommend, Las Vegas!" Grand Prize campaign generated interest among those members who refer individuals to our home office for follow-up and resulted

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Four County Lodges to Host Annual Meeting February 19



CFU Skifest 2023 Featuring Sedma Brzina and Zadnja Stanica

PITTSBURGH, PA – We are just days away from hosting the 51st Annual CFU Skifest, the weekend of February 3-5, at the wonderful Seven Springs Mountain Resort in Champion, PA. Last year, Seven Springs proved to be the perfect location for a weekend of fun, fraternalism and great skiing and snowboarding so we can't wait to return with Skifest 51!

Whether you are an avid skier or snowboarder or just a winter enthusiast, the annual CFU Skifest offers something for everyone. Featuring CFU ski and snowboard races, evening socials filled with tamburitza music and activities all weekend long, this is an event you will not want to miss.

For this year's Skifest, the CFU is very fortunate to welcome two outstanding tamburitza bands to provide



great musical accompaniment to the action-packed schedule of activities planned. Sedma Brzina of Cleveland, OH and Zadnja Stanica of Steelton, PA are looking forward to entertaining our CFU members at this year's evening socials and will be sure to energize the crowds gathered throughout the weekend.

A Welcome Social on Friday evening, starting at 9 p.m., will give all guests an opportunity to gather and to enjoy the lively music of Sedma Brzina of Cleveland, OH, in the main ballroom so plan to join in on the fun to get the weekend started!

Our CFU Ski Race and Finish Line Fešta will be back in full force this year. The race will take place on the Avalanche Slope located in front of the hotel. Registration will be in the Main Lodge, from 11 a.m. to 1 p.m., near the restaurants.

BRISK FRESH AIR AND SNOW-COVERED MOUNTAINS await CFU skiers, snowboarders and guests at the majestic Seven Springs Mountain Resort in the Laurel Mountains of Pennsylvania for the 51st Annual CFU Skifest the weekend of February 3-5, 2023. Come and enjoy the winter wonderland of adventure, complete with competitive winter races, friendly faces and tamburitza music galore!

All racers must complete the forms and receive their racing bibs before heading to the start line.

The Finish Line Fešta will also be back with your favorite warm drinks and great music. We encourage all attendees to join us on Saturday at 2 p.m. for a wonderful party and to help cheer on our brave skiers and snowboarders. Don't forget to bring your loudest noisemakers

(Continued on page 6)

FOUR COUNTIES, PA – It's time once again for the Annual Conference of the United Croatian Fraternal Union Lodges of Fayette, Greene, Washington and Westmoreland Counties. This year's meeting is scheduled for Sunday, February 19, and will take place at the VFW #191 Hall in Canonsburg, PA, hosted by F.D. Roosevelt Lodge 567 of Canonsburg.

The 2023 annual conference will be called to order promptly at 3 p.m. Prior to the meeting, the members of the Board of Trustees will convene at 2 p.m. in order to audit the United Lodges books and accounts. A report of the Board of Trustees' audit will be presented to the delegates during the annual conference.

At the annual meeting, there will be an important agenda

presented for consideration which will include the election of officers for the New Year 2023, reports by all of the officers for the past year, selection of the Fraternalist of the Year, as well as discussions for the good and welfare of the United CFU Lodges and the Croatian Fraternal Union.

Each lodge affiliated with the

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Zajedničar

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FROM THE EDITOR'S DESK...LORRAINE TURKALL

It's a CFU Convention Year Once Again!

Now that the 2022 Christmas holiday season is in the rearview mirror, we find ourselves directing our attention to events scheduled for the New Year 2023, with the primary focus being on preparations for hosting yet another National Convention of our Society, slated to occur in less than eight months from today.

As we begin the New Year, our National Officers and Staff at the CFU Home Office are already at work planning for the staging of the 26th National Convention which is scheduled to take place September 24-26 at Cleveland, Ohio. Plans are underway for a festive Convention Banquet to be held on Sunday, September 24 to welcome all Convention delegates and guests prior to the start of official Convention proceedings on Monday, September 25. The Convention will be held in the heart of downtown Cleveland at the well-appointed Cleveland Marriott

Downtown at Key Tower. Delegates and guests attending the 26th National Convention are encouraged to plan their visit to Cleveland to allow ample time to also enjoy the numerous local attractions in the greater Cleveland area, including the Rock and Roll Hall of Fame, the Great Lakes Science Center and the home of where the iconic holiday movie "A Christmas Story" was filmed. Located on the southern shore of Lake Erie, Cleveland is home to three major sports franchises, including the Cleveland Cavaliers, the Cleveland Browns and the Cleveland Guardians. The city also stakes claim to being the place where Life Savers candy, the modern golf ball and the electric streetlight were invented. With numerous restaurants, shops and places of interest to see and visit, delegates will surely enjoy this vibrant city.

Of course, the main focus for Convention delegates

will be their participation in planning for the future of our Fraternal Society. Their deliberations, as members of the Convention Body, will help formulate the Society's projected business plan and chart the direction of our fraternal organization for the next four-year period. Elected by their peers to act in the best interest of their respective lodges, delegates to the 26th CFU National Convention will be charged with the responsibility of electing National Officers to lead the Society and Board Members to uphold their fiduciary and stewardship responsibilities.

The election process for Convention Delegates will begin at each lodge's April Nominations Meeting. In keeping with the Society's By-Laws, all candidates for delegates shall be nominated at the Regular April Meeting. For every 200 active members, a Lodge is entitled to elect one delegate based on its membership count as of January first of the Convention year. Lodges numbering less than 200 active members are joined, by the Executive Board, with other Lodges, if possible, in the same State or Province, for the election of one Delegate to represent the combined lodges. For lodges jointly electing a delegate, each lodge may have only one candidate. Full details about the election process are outlined in the Society's By-Laws and will be published in the **Zajedničar**.

In preparation for the spring nomination and election meetings, we urge all lodge officers and members to take notice of the Convention dates should they have an interest in representing their lodges at the 26th CFU National Convention in September. Save the dates and plan accordingly should you be elected by your lodge to participate in this all-important 2023 CFU Quadrennial Convention.



CFU LODGE 5 IN JOHNSTOWN, PA hosted its annual Children's Christmas Party, December 18, at the Croatian Hall. The children were entertained with crafts, magician Bob Beatty and a visit and small gift from Santa Claus. The children's party was followed by a customer appreciation event for the active and social members of Croatian Hall CFU Lodge 5. **Carol Booth/Lodge 5**

Need for Retirement Planning



By Edward W. Pazo/National President

In this second President's column of the New Year, we believe that it is our duty to remind our members of the need for proper retirement planning. Well thought out planning for retirement will provide each of us with advantages versus those who fail to consider their financial future; these include however are not limited to: maximize retirement income and asset growth; wealth transfer between generations; and, minimization of tax obligations (both Income Tax and possibly inheritance tax).

While we in the Croatian Fraternal Union of America do not specifically provide financial management advice, we do encourage our membership to consult with financial professionals to determine what course of action is best for their specific situation. Through the following paragraphs we would like to offer some basic information concerning the above three listed benefits of sound financial planning.

CFU Annuities/IRAs Offer Competitive 4.00% Yield

First, beginning a regular savings ritual is important to build a nest egg. Thousands of CFU members have done just that by contributing to Annuity or IRA plans with our society. Members may now contribute toward either a Nine-Year or Five-Year contract, paying 4.00% and 3.25% respectively. The favorable rates of return on these two contracts are locked in for the entire year ending December 31, 2023. Additionally, those members presently maintaining a Zero Surrender Charge contract, may earn 2.00% on additional deposits now through December 31, 2023.

The tax favored build-up in value over the years through deferred taxing of interest affords a large benefit to the annuitant. Making regular contributions adds additional value for your golden years. CFU has offered Annuity and subsequently IRA plans for over forty-five years and we are thankful to our loyal membership which has chosen to place their hard-earned retirement dollars with us. Over the years our society has been dedicated to the proposition of providing members with excellent rates of return on their retirement accounts and has accomplished this goal through our direct contact with them. We thank our hard-working home office staff for their valued contributions in this vein.

Wealth Transfer

Proper tax planning many times includes the goal of Generational Wealth Transfer. We are referring to the opportunity each parent or grandparent has to gift a certain amount of money each year to children or grandchildren, respectively. Therefore, should a member reside in a state in which inheritance tax exists, a substantial savings may be possible by a well thought out pattern of withdrawing funds from older annuities and gifting the proceeds to children and grandchildren alike. The present maximum allowable amounts which may be gifted for year 2023 is \$17,000.

Once again, our society is an excellent choice to consider for the steward for your loved ones' gifts in the form of an Annuity Account with the Croatian Fraternal Union of America. Once started, the annuity may be added to in any increment and will offer the loved one an excellent opportunity to save for their retirement future; thus allowing those members who planned on passing accumulated wealth to their loved ones upon death, the opportunity to maximize the benefit and minimize the withering effect of taxation.

One important item concerning the transfer of wealth is the fact that once gifted, the funds are no longer under the control of the parent or grandparent. Therefore, much care should be applied when considering this particular additional option to the above provided example of recognizing the taxes on built up interest accumulations.

Recognizing Taxes on Interest Accumulations

Scores of members have built up large interest accumulations on their accounts in their quest to maximize asset growth by not taking withdrawals after reaching age 59 1/2 or thereafter. While we appreciate these members' dedication to our society and the faith that they have exhibited by aiding in the overall growth of CFU managed

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Detroit Tamburitza Orchestra Presents "Kolo Night"

DETROIT, MI - Nothing's stopping you this year from attending DTO's first social of the year, "Kolo Night". Great music, delicious food, and non-stop Croatian aerobics is what you can expect when you leave your winter cocoon and get to the American Croatian Club on Saturday night, January 28th.

Doors open at 6 p.m., and DTO performance begins at 7 p.m., which also means the dancing starts at 7 p.m. Join us for a fun night out and be sure to bring the kids. If they are 17 and under, they are FREE. Adults are \$15 per person.

The kolo dancing continues when DTO and Friends "All Star" Band takes center stage. They may actually take brief breaks, but it will feel like the music and dancing is 'non-stop' because they are just that good! These gifted musicians donate their time and talent at this event, and we are very fortunate to have them (there may be free rakija involved).

Food will be available for purchase, so bring your appetite. The kitchen proceeds support Nest 318 activities for our youngest members.

Tickets may be purchased from any DTO member or by contacting Vicky Fulks, vickyfulks@yahoo.com or 586-202-2206. If you are interested in paying electronically, DTO is now able to accept electronic payments via Zelle.

We hope to see you at Kolo Night!

Vicky Fulks/DTO Secretary

St. Louis Junior Tamburitzans Concert Set for February 5th

ST. LOUIS, MO - We are pleased to announce that the St. Louis Junior Tamburitzans will present their concert February 5, at 1 p.m., at St. Joseph's Croatian Church. After being sidelined due to the pandemic, it is will be our first concert since coming back together. We are welcoming many new Tammies as well as some seasoned performers back to the stage.

It will be an afternoon of music and dancing in addition to the concert. The Stara Babas will perform during the lunch hour, with the Juniors' concert starting at 1 p.m. After the concert, the Plavi Dunav Orchestra from Benld/Mount Olive, Illinois, will perform for your dancing pleasure. We hope to see many of our tambura lovers come out to dance and support our kids.

Delicious food and homemade desserts will be available for purchase. There will also be raffle baskets, a 50/50 raffle and items for sale to support the Juniors. Tickets to the concert are \$15. Children under 12 have free admission. Advanced tickets can be purchased from any of our Tammie parents.

Come welcome our St. Louis Junior Tamburitzans back to the stage as well as dust off your dancing shoes for some kolos and a spin around the dance floor.

Mark your calendars for February 5th! We look forward to an afternoon of music, kolos friends and fun!

Kathy Debevc /President/Lodge 50

Kathy Katich Zust /Wellness Committee/Lodge 50

Zajedničar Publication Dates

■ Publication dates are highlighted in black

○ All Material Deadline dates are circles

■ Office Closure

FEBRUARY							MARCH							APRIL						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
				1	2	3	4		1	2	3	4								
5	6	7	8	9	10	11	5	6	7	8	9	10	11	1	2	3	4	5	6	7
12	13	14	15	16	17	18	12	13	14	15	16	17	18	2	3	4	5	6	7	8
19	20	21	22	23	24	25	19	20	21	22	23	24	25	9	10	11	12	13	14	15
26	27	28					26	27	28	29	30	31		16	17	18	19	20	21	22
														23	24	25	26	27	28	29

Submissions may be mailed to "Zajedničar", 100 Delaney Dr., Pittsburgh, PA 15235; faxed to 412-823-1594. If you are e-mailing material for publication, please direct them to editor@croatianfraternalunion.org. E-mailed articles should be sent in the body of your e-mail and not as an attachment. Only photographs should be sent as an attachment. All material must be received at least one week prior to the issue date. Your cooperation is greatly appreciated - Hvala! —Editors

Mukwonago Lodge Plans Party and Election Of Officers

MUKWONAGO, WI - John Movrich CFU Lodge 993 will hold its annual New Year celebration with a feast and election of officers on Saturday, January 28th.

We will be meeting at the American Legion Post in Mukwonago, 62 County Rd., NN East. The meal will be at 5:30 p.m. and the meeting after that. No need to bring anything. All will be provided. Please let me know if you will be coming so we know how much food to make.

We will have election of officers and a whole new slate has been nominated. I am stepping back from many of the duties that I have been tasked with in the past. Time for new and younger people (with clearer minds) to take over.

Carol Movrich Gedde
Secretary/Treasurer

Lodge Meeting and Elections

PHOENIX, AZ - The next meeting of Lodge 978 will be held on Tuesday, January 31, beginning at 6 p.m., at the Schroder home located at 12606 N. 74th Place, Scottsdale, AZ.

Please call 480-219-3840 if you have any questions.

Sonja Schroder
Treasurer/Lodge 978

Javor Holds Annual Meeting

PITTSBURGH, PA — Sunday, January 22, Croatian National Hall Javor will hold their Annual Meeting/Election of Officers.

Meeting is set to start at 1 p.m. This will be a very informative meeting for our members.

We have made many improvements and there are many more to follow, so please come and support us by attending.

The officers of Javor have worked very hard to make our Croatian Club a proud pillar of our community. Follow us on Facebook Javor Pittsburgh!

Joyce Simunovic/Lodge 19

CFU Lodge 995 Annual Meeting

CLEVELAND, OH — CFU Lodge 995 will hold its next meeting Saturday, January 21, at 2 p.m., at the American Croatian Lodge, 34900 Lakeshore Blvd., Eastlake, OH.

We will be electing officers and planning activities for 2023. As always, your input and ideas are crucial for future success of our Lodge. Let's make 2023 as good or better than 2022. Please attend this important meeting.

Mary Laush/Secretary

SPOTLIGHT ON CFU PROGRAMS SAVINGS OPPORTUNITIES

A Message from the National Vice-President/Member Services **FRANJO BERTOVIC**

As we begin 2023, we extend our sincere wishes for a healthy, happy and prosperous New Year to each of you and your families.

As we leave the year 2022, I thank you all for your diligent efforts throughout the year to help our grow our Society in members and in financial strength.

I would like to open the New Year by spotlighting CFU savings opportunities. You can earn high rates of interest through the purchase of an Annuity/IRA (Traditional or Roth) product.

The initial deposit needed to open an Annuity/IRA account with the CFU is \$3,000 or greater.

CFU Offers a five (5) year surrender charge contract and a nine (9) year surrender charge contract.

The declared interest rates January 1, 2023 through December 31, 2023 are:

4% on the nine-year surrender charge contract with a 2.95% guaranteed interest rate, and

3.25% on the five-year surrender charge contract with a 2.95% guaranteed interest rate.

The CFU offers three (3) different Annuity/IRA programs:

■ **CFU Annuity Plan** which provides for tax deferred accumulation of interest dollars with a flexible interest compounded annually.

■ **The Roth IRA** which does not allow deductible contribution; however, it offers significant tax advantage because the interest earned and accrued on the deposited dollars may be tax free depending on how and when the taxpayer withdraws the money.

■ **The Traditional IRA** allows tax-deductible contributions which means lowering taxable income in the year of the contribution. The tax is deferred until the account owner begins taking withdrawals which is usually after retirement when the income is lower and the retiree is generally in lower tax brackets.

These products provide an opportunity to a member to save for the future and supplement income at retirement age. Also, these savings products offer the option to have tax-deferred accumulation of earned interest which compounds and increases the saving principal for the future.

The interest accumulation is not taxed until it is withdrawn. When you make a withdrawal from the annuity, you'll pay ordinary income tax on the taxable amount withdrawn. So, the tax is only deferred, not eliminated. The CFU provides its members with a semi-annual statement every January and July indicating the balance, deposits, and withdrawals.

Annual IRA and Roth IRA contribution limit:

For 2023, the maximum that an individual may contribute to Traditional or Roth IRA has been increased from \$6,000 to \$6,500 for age 50 or under, and increased from \$6,500 to \$7,500 for age 50 or older.

If you and/or your spouse participate in a company sponsored retirement plan, income limitations apply to determine if you can deduct IRA contributions.

The IRA contribution limit does not apply to rollover contributions.



Before you open an annuity account at the CFU, it is always a good idea to call our home office to learn more about the product you may want to purchase. Here are a few points for your consideration:

■ The purchase of an annuity may be an appropriate retirement vehicle if you do not need access to the money for several years.

■ Understand the long-term nature of your purchase.

■ If you buy an annuity to fund an IRA or tax-deferred retirement program, be sure you are eligible and be aware if there any restrictions connected to the program.

■ Once the annuity is purchased, read the terms and conditions carefully in the contract you received. If you have any questions, call the CFU Home Office before any free look period ends.

Please call our CFU Home Office for more details and find the right plan for you!

If you have any further questions, or wish to review any specific CFU product or benefit, please feel free to contact the Home Office at 412.843.0380 or visit our website at www.cfu.org.

MINUTES • SCHOLARSHIP FOUNDATION

OCTOBER 20, 2022

The meeting of the Directors of the Croatian Fraternal Union Scholarship Foundation was called to order by Foundation President Edward W. Pazo on Thursday, October 20, 2022 at 2:35 p.m. at the CFU Home Office.

President Pazo welcomed the Directors to this annual meeting and thanked each for their service to the Foundation in the past year.

The following directors were attendance: President, Edward W. Pazo - present; Vice President, Dr. Marion Vujevich - present; Secretary/Treasurer, Bernadette M. Luketich-Sikaras - present; Director Franjo Bertović - present; Director Derek Hohn - present; Director Michael Ricci - present; Director Robert Luketic - present; Director Paul Lucas - present via Telephone.

President Pazo declared a quorum for this meeting then presented the meeting agenda for consideration and approval. A motion was made by Michael Ricci, seconded by Robert Luketic, to accept the agenda as presented. Motion carried.

Before proceeding with the business items of the meeting, President Pazo commented that 2021-2022 was an eventful year for the Foundation with all contributions being appropriately recognized in editions of the Zajednicar. He also expressed appreciation to the Croatian Fraternal Union for the ongoing support of the Foundation and to Derek Hohn who performs all of the administrative work associated with the scholarship program and John Zupancic and Jeff Wolstoncroft for their year-long investment and accounting support.

President Pazo called for the election of Directors for the coming year. With no new candidates brought forward, Franjo Bertović, moved to close nominations which was seconded by Robert Luketic. A motion was then made by Derek Hohn, seconded by Dr. Marion Vujevich, to maintain the same Directors. All in favor.

President Pazo then called for the election of Officers for the coming year. A motion was made by Franjo Bertović, seconded by Michael Ricci, to maintain the same officers for the next term as follows: President, Edward W. Pazo; Vice President, Dr. Marion Vujevich; and Secretary/Treasurer Bernadette M. Luketich-Sikaras. Officers were unanimously approved.

President Pazo called for approval of the Minutes from the 2021 meeting of the Directors. A motion was made by Robert Luketic, seconded by Derek Hohn, to accept the minutes as presented. Motion carried.

President Pazo reported that the foundation assets as of September 30, 2022 totaled \$8,620,869.51 which is an increase in excess of one million dollars over this time last year. For the period January-September 2022, the Foundation received donations in the amount of \$238,513.23 and investment income totaled \$168,721.16.

The Foundation granted \$150,450.00 in scholarships to 161 students for the 2021-2022 academic year.

President Pazo informed the Directors that the final distribution from the Salinger Fund was received and is complete. The total amount of funds received was \$687,157.65.

A motion was made by Michael Ricci, seconded by Robert Luketic, to accept the financial report as presented. Motion carried.

President Pazo then announced that two (2) new funds have been established since the last meeting. The Victor & Katherine Ugran Fund was established on December 14, 2021 with the amount of \$21,900 and the Father Petar Topić, Croatian-American Home Association of San Francisco Fund was established in July of 2022 with the amount of \$30,000. This brings the number of endowments to 108.

The Directors were then informed that the Foundation was audited by the firm of Hosack, Specht, Muetzel and Wood for the year ending December 31, 2021 which was available for their review. No adverse findings were reported as a result of the audit. The audit report was filed with the State of Pennsylvania Bureau of Charities, as required due to the amount of assets in the fund. A motion was made by Derek Hohn, seconded by Franjo Bertović, to accept the report and to retain Hosack, et. al., for the 2022 audit. Motion carried.

The Directors were also informed that the Form 990, which is required of all non-profit organizations, was filed in a timely manner for the Foundation.

President Pazo then called upon Secretary/Treasurer Luketich-Sikaras to discuss the 2022 Essay Contest. She reported that 18 essays that were submitted were eligible for consideration and one \$5,000 award was awarded. She requested the Directors' approval to again have the essay contest available for 2022-23. A motion was made by Derek Hohn, seconded by Franjo Bertović, to proceed with the contest for this year. Motion carried.

A discussion followed regarding the accounting method which has been, and is currently, used for the endowments. The current fund accounting consists of purchasing investments specific to the endowment. The Directors discussed consolidating the investments at one point in time and assigning value in proportion to the size of the endowments and distribute increases and decreases in the portfolio proportionately to the endowments going forward. This will vastly improve our investment accounting procedures. A motion was made by Bernadette M. Luketich-Sikaras, seconded by Robert Luketic, to change to this method of fund accounting effective January 1, 2023. Motion carried.

President Pazo then presented the possibility of taking advantage of higher short-term rates by instituting a sweep account for the Foundation at the bank. He researched this with the bank and this change would result in earning over 1.5% on idle money. A motion was made by Derek Hohn, seconded by Michael Ricci, to initiate the sweep account. Motion carried.

Derek Hohn then informed the Directors that the breakdown of applications for the 2022-2023 scholarship awards were as follows: 154 applications that are complete; 6 applications were incomplete; one (1) was ineligible and one (1) application was from a medical school student. The number of applications received from student members living abroad was 12. Before commencing the application review, President Pazo informed the Directors that approximately \$170,000 is available for our 2022-2023 scholarships.

After a review of the financial standing and the stipulations attached to several of the funds, the Directors authorized the following grants for 2023:

GENERAL FUND	\$23,200.00
MRKONIC FAMILY FUND	\$12,400.00
MERLE FUND	\$11,200.00
RICHARD & KATHERINE JORDAN FUND	\$11,100.00
GEORGE RADOSEVICH RODWICK FUND	\$ 8,100.00
ELIZABETH SALINGER FUND	\$ 7,400.00
GEORGE & BARBARA BAINE FUND	\$ 7,400.00
PETER OBAD FUND	\$ 4,800.00
STEPHEN L. ZEGURA FUND	\$ 4,800.00
CROATIAN AMERICAN HOME OF LOS ANGELES FUND	\$ 3,400.00
MARTHA & BERNARD LUKETICH FUND	\$ 3,300.00
GOLDIE ZRNA FUND	\$ 2,800.00
STEVEN J. PAVLIC AWARD	\$ 2,400.00
MARY & PEPA SOSTARICH FUND	\$ 2,400.00
MATTHEW MAVRETIC FUND	\$ 2,200.00
CHARLES KOVAL FUND	\$ 2,000.00
LODGE FUND	\$ 2,000.00
100TH ANNIVERSARY FUND	\$ 2,000.00
MARY E. ROPER FUND	\$ 2,000.00
JOSEPH M. BRIGICH FAMILY FUND	\$ 1,200.00
DAMIAN "DOMIJANOVIC" FAMILY FUND	\$ 1,200.00
VLADO GOVIC FUND	\$ 1,100.00
ROBERT C. ANTICH FUND	\$ 1,000.00
JOZO M. BAJURIN FUND	\$ 1,000.00
WILLIAM BLAZEVICH FUND	\$ 1,000.00
LOUISE BIRT FUND	\$ 1,000.00
CLUB DOBROTVOR	\$ 1,000.00
JOHN DRAZICK FUND	\$ 1,000.00
EMIL HANZEVACK FAMILY FUND	\$ 1,000.00
JOSEPH M. IVCEVIC FAMILY FUND	\$ 1,000.00
FRANK M. JERBICH FUND	\$ 1,000.00
MARK K. JOYCE FUND	\$ 1,000.00
KLARIC FAMILY FUND	\$ 1,000.00
EVA KOVACICH FUND	\$ 1,000.00
LODGE 146 FUND	\$ 1,000.00
LODGE 170 FUND	\$ 1,000.00
LODGE 307 FUND	\$ 1,000.00
LODGE 5 FUND	\$ 1,000.00
LODGE 80 FUND	\$ 1,000.00
JENNIFER LUCAS MEMORIAL FUND	\$ 1,000.00
JEANETTE MANCE SHARPE FUND	\$ 1,000.00
NY SEAMANS FUND	\$ 1,000.00
MILAN J. AND MARK S. PAVLOVICH MEMORIAL FUND	\$ 1,000.00
JOHN P. PLESH FUND	\$ 1,000.00
PAULINE & HARRY POLDING FUND	\$ 1,000.00
LODGE 47/ANNA RESCIC FUND	\$ 1,000.00
JOHN H. & FRANCES M. ROGAN FUND	\$ 1,000.00
MONESSEN CROATIAN SOCIAL AND EDUCATIONAL SOCIETY	\$ 1,000.00
NIKOLA SPOLJAR FUND	\$ 1,000.00
IGNAC AND LUCILLE STIGLICH FUND	\$ 1,000.00
EDWARD J. VERLICH FUND	\$ 1,000.00
WAUKEGAN JR. TAMS FUND	\$ 1,000.00
LODGE 432 FUND	\$ 800.00
FR. FRANK PERKOVICH FUND	\$ 800.00
RENEE PLES FUND	\$ 800.00
JOSEPH RUKAVINA FUND	\$ 800.00
VICTOR AND KATHERINE UGRAN FUND	\$ 800.00

The Directors then reviewed each application submitted and established the awards. At the conclusion of the review, the total sum of \$152,400 was awarded, recognizing that this number will increase if the missing documents from the schools for the incomplete applications are received shortly.

Franjo Bertović suggested including information on the current CFU insurance specials with the copy of the scholarship letter that is sent to the families of those students of which only one parent is a member of the Society. All Directors agreed.

President Pazo again thanked the Directors for their work on behalf of the Foundation and reminded them that the 2022 Spirit of Christmas campaign will kick-off the week of November 9th.

He also recognized and thanked Director Paul Lucas and his mother, Loretta, for the recent generous contribution of \$25,000 to the Jennifer Lucas endowment.

With no further business to come before this meeting, a motion was made by Robert Luketic, seconded by Dr. Marion Vujevich, to adjourn the meeting. The meeting was adjourned at 4:30 p.m.

BERNADETTE M. LUKETICH-SIKARAS, Executive Secretary/Treasurer

CFU Life Insurance Protects Your Financial Future

All CFU members should now take the opportunity to examine their life insurance coverage to ensure that they maintain adequate life insurance protection.

Often our life insurance needs change over the years due to major life events—a marriage, a first home purchase, the arrival of children, a change in jobs—these are the most common and determine if our coverage is sufficient to meet the expected need.

We urge you to contact CFU Vice President Member/Services Franjo Bertovic, CFU Sales Coordinator Cathy Brnich or any lodge officer today to see how affordable additional life insurance coverage can be for you and your family members. **Don't delay. Act today!**

Edward W. Pazo/National President

SAVE THE DATE

COKEBURG, PA -

St. George

Adult Tamburitzans' Annual

VELIKA FEŠTA TAMBURAŠA

Saturday, March 25 – 1 p.m.

Lodge 354 Croatian Home
in Cokeburg.

Watch the **Zajedničar** for
future updates and details.

Bernadette M. Luketich-Sikaras
President/Lodge 354

Croatian Parish To Host January Card Party

MILWAUKEE, WI - Sacred Heart Parish invites everyone to their "Smoker" Card Party on Friday, January 27, at the Sacred Heart Parish Hall, 917 N. 49th St., Milwaukee, WI. The doors will open at 6 p.m. The entrance fee is \$20.

This entrance fee includes beer, soda, coffee, and a buffet style dinner. A full bar will be available at an additional cost. You will also have a chance to win some great raffle prizes. This is the first "Smoker"/Card Party since before 2020.

If you would like to reserve a table of 6/8, call Kim Schauer at 414-916-8951. Come join us for the fun! The information is also available on Sacred Heart's website - www.sacredheartmilwaukee.org

Mary Schauer/Lodge 1959

Lodge 978 Thanks All for Festive Fall Celebration

PHOENIX, AZ - CFU Lodge 978 "Fall Festa" THE BEST PICNIC EVER!

On the early morning of November 19th, starting at 6 a.m., it was all hands on deck and the preparations for the day ahead began. John Mikesic, Ray Anson, Mike Tisich and Mike Stivoric were starting the coals and preparing the lambs to go on the rotisserie, the sarma was warming up in the roasters, strudel was baking in the oven and the decorations and tents were going up - promoting our beloved Croatian colors and flags everywhere.



PICNIC CROWD—Bigger than ever!



JUDY MARCON and Phyllis McEndree man the dessert table.



PHYLLIS, Sara, Pat, Judy and Roseann - CFU lodge members in the kitchen.

Milwaukee Tams Save The Dates

MILWAUKEE, WI - We in the Milwaukee Croatian Tamburitzans are happy to say that our musical year is underway and wanted to update you on our upcoming events for 2023!

2/11/23: Hunters Dinner from 6-10 p.m. (doors open at 5 p.m.) at Legion Post #537 at 9159 W. Beloit Rd., Milwaukee 53227. For tickets, contact Mico Jakšić at 414- 617-4522.

4/29/23: Annual Concert, 3 p.m., at Franklin High School-Saber Center for the Performing Arts, reception to follow at St. Augustine Hall.

As always, thank you for your continued support of the Milwaukee Croatian Tamburitzans!

Rudy Pesut/Lodge 32

Lodge 530 Plans January Meeting

ST. THOMAS, ON - CFU Lodge 530 "Ogulin" will hold its annual meeting on Saturday, January 28, 2023 starting at 6 p.m. It will be held at 9 Farmington Drive, St. Thomas, Ontario N5R 5W8.

As in the past a complimentary dinner will be served at 6 p.m. and we will proceed with the meeting.

We will review and discuss all of the officer reports, plan activities for the year 2023, and will nominate and elect lodge officers for the year. We will also proceed with the regular monthly meeting for January.

Franjo Bertović/President

Grenko, Marilyn Petrina and Patricia Ware were ready to serve. Inside, the CFU ladies, Roseann Grenko, Leslie Barrett and her mom Marla, Julie Lockwood and Sara Tisich, made sure that the food stayed warm and plentiful for the day!

Phyllis and Chuck McEndree, Judy and Angelo Marcon and Katie Bolf stayed busy welcoming people while they were in line and were busy selling homemade desserts. Richard Petrina, Jan Lockwood and Doug Ferguson manned the bar to make sure everyone enjoyed their favorite beverage throughout the day!

I want to thank each one of our Lodge members including Connie and George Burten, Bill and Mengo Darr and all our friends for their endless effort in working together to make this Fall Festa another one for the records! We are so excited that we are getting to be known by other CFU lodges throughout the USA, as many people traveled great distances to come to "OUR" picnic! We had guests from California, Utah, Indiana, Ohio, Nebraska, New Mexico, Oklahoma, Texas, Washington, Michigan and Arizona! We feel it is extremely important to continue to promote and keep our Croatian heritage alive. It was really nice to see some of the younger generation attend, have fun and want to get involved!

The most important part of a picnic is the music and we are truly blessed to have Chicago's finest Tamburitzza Band "Dunav" (Johnnie Miksch, Mike Tisich, Mitch Zakula and Jim Grasha)



RENEE PEA Croatia Counsul General of Los Angeles, Dario Saric, NBA Suns Player, and Petra Kaketanovich, Counsul General Assistant.

play for us this and every year! Thank you for your endless support - we love you guys!

Special Guests: Our lodge was extremely honored to have the Honorable Renee Pea, Croatia's Consul General from Los Angeles, and our very own Croatian Phoenix Suns basketball player, Dario Saric, and his family, join us this year!

With an abundance of delicious Lamb, Sarma and Croatian desserts; Bocce Ball

and Corn hole tournaments; dancing kolos and singing along with the Croatian favorites; visiting with old friends and meeting new ones, it was truly the perfect way to spend a Saturday!

Watch the "Z" for upcoming events this year!

Wishing you and your families a VERY Happy and Healthy New Year in 2023!

Sonja Schroder
Treasurer /Lodge 978



DUNAV TAMBURA BAND and Katie Bolf singing her favorite, "Sve ptice iz gore"



PHYLLIS MCENDREE, Steven Schroder, Karla and Dario Saric, Katie Bolf and Sonja Schroder.



KOLO TIME!

Kolo Classes Ready to Resume

VERSAILLES, PA - Donna's Kolo Class will resume on Tuesday, January 24, from 7 p.m. to 8:30 p.m., at the Versailles Croatian Club.

If you always wanted to learn how to kolo dance, or if you already know how and just want to get exercise, this is the class for you!

The class consists of fun-loving people from the greater Pittsburgh area. We have lots of laughs and good times while learning new and old kolos.

If you need more information, please feel free to contact Eileen Novolbilsky at eileenennovo@hotmail.com.

Steve Komazec/Lodge 141

When is the last time you evaluated your insurance needs? Check your CFU policy now to make sure you have adequate coverage. Call the Home Office at **412-843-0380** and make sure your loved ones have the security and protection they deserve.



CFU Skifest 2023...

(Continued from page 1)
and cow bells to let everyone on the mountain know the CFU is here!

On Saturday evening, a tamburitzza mass will be celebrated at 7 p.m. in the Grand Ballroom in the Main Lodge. Shortly after Mass, Zadnja Stanica of Steelton, PA will kick off the Saturday evening social and awards party with music for dancing and enjoying. The awards program will begin around 9:30 p.m., so all racers are asked to be present in the ballroom to see if they have won their division and to congratulate all who competed.

For those members hitting the slopes, discounted lift tickets will be available for all CFU participants. Discounted rates for ski/board tickets, rentals, and lessons are also available.



Zadnja Stanica

ZADNJA STANICA of Steelton, PA is revved up to entertain the crowd on Saturday night at the evening social/awards party in the grand ballroom of the Main Lodge at Seven Springs. It's going to be a great time so plan on being there!



THE MILWAUKEE CROATIAN TAMBURITZANS received three monetary gifts at its annual Christmas party. Laura Ellis presented a check from John Movrich Lodge 993, John Goltz presented a check from Silver Strings Lodge 1959, and Liz Schutz presented a check from memorial gifts from her mom's (Mary Kolupar) funeral.



MCT BEGINNERS, under the leadership of Heidi Spellman, shined at their first performance at the Milwaukee Croatian Tamburitzans' Christmas party.



MCT INTERMEDIATES, under the leadership of Molly Krejcarek, performed at the Milwaukee Croatian Tamburitzans' Christmas Party.

Croatian Consular Days in Pittsburgh and Cleveland

WASHINGTON, DC - The Embassy of the Republic of Croatia will hold consular days in Pittsburgh, PA in 2023 at the Croatian Fraternal Union Home Office, 100 Delaney Drive, Pittsburgh, PA 15235 from 10 a.m. to 4 p.m., on the following dates:

February 16; March 16; April 13; May 11; June 15; September 7; October 12; November 2; December 7.

In the Cleveland Area

The Embassy of the Republic of Croatia will hold consular days in Eastlake, OH at the American-Croatian Lodge Cardinal Stepinac, 34900 Lakeshore Blvd., Eastlake, OH 44095 from 9 a.m. to 4 p.m., on the following dates: **February 17; March 17; April 14; May 12; June 16; September 8; October 13; November 3; December 8.**

Please call the Embassy at +1 202-588-5899, ext. 239, for the latest information and possible changes.

For the Croatian Embassy,
Mihovil Pažin

Save the Date

CHICAGO, IL - The Frank M. Jerbich Midwest Bowling Classic will be held on February 25 and 26 at the Oak Forest Bowling Alley.

Saturday - Singles & Doubles begin at 12 p.m. Sunday - Team event begins at 1:30 p.m. Details to follow.

Michael Smetko/Lodge 32

OFFICIAL NOTIFICATION PHOTOS

PITTSBURGH, PA - The Croatian Fraternal Union of America advises all Croatian Fraternal Union of America (CFU) members and guests attending a CFU sponsored event that by entering a CFU event, attendees will be entering an area where photographs, videotapes, and/or other such recording of attendees' images (photographs) may occur.

By attending and entering the event premises, attendees consent to photographs and the release, publication, or reproduction of this material by the CFU for any and all purposes including electronic, audiovisual, and/or editorial use in any and all manner and media world-wide without limitation or restriction (Permitted Use).

All attendees release the CFU and its officers and

employees from any liability arising out of a Permitted Use, including, but not limited to, liability for invasion of privacy, right of publicity, defamation, or copyright infringement while waiving any right to inspect and/or approve: any of the Photographs, any text that may be used in connection with the Photographs, or the specific use or uses to which such Photographs may be applied.

By attending the event, attendees waive all rights to claim any financial compensation for the consent of the Photographs. Attendees have been fully informed of consent, waiver of liability, and release before attending a CFU event.

Images are not to be used without the prior written consent of the Croatian Fraternal Union of America.



Croatian Fraternal Union's Spirit of Christmas

COKEBURG, PA - CFU National Vice President/Member Services Franjo Bertovic and wife Mirjana, in memory of Amanda C. Glemba, lifetime member of CFU Lodge 146 "Sveto Trojstvo", a longtime employee of our society and a great fraternalist.....	50.00
Towards the "Ogulin" Lodge 530 Scholarship Fund	
SACRAMENTO, CA - CFU High Trial Board Member Nikola Bilandzich and Family wish all CFU members and people of good will, a Merry Christmas and a blessed New Year.....	100.00
Towards the Joseph Rukavina Scholarship Fund	
ROCHESTER, PA - "Abraham Lincoln" Lodge 85, in memory of Margaret DeLarre.....	50.00
WASHINGTON, PA - Samuel Lauricia, in memory of Aunt Ruth Boyan	50.00
SPOKANE VALLEY, WA - Susan Mihalic, in memory of my parents William and Eleanore Mihalic	250.00
MASSILLON, OH - "Radnicka Sloga" Lodge 600, in memory of Katie Haubert.....	150.00
CECILIA, KY - Mike and Jean Jerbich, in memory of Dad. We miss you	50.00
Towards the Sloboda Lodge 32 Frank M. Jerbich Scholarship Fund	
ALLISON PARK, PA - Janet Korenich, donation is to encourage the learners and to support their efforts	500.00
TRAFFORD, PA - Mariann E. Yoha, in memory of Amanda C. Glemba	25.00
MOORESVILLE, NC - Valarie Dillis, in memory of Steve Chernicky.....	100.00
YOUNGSTOWN, OH - "St. George" Lodge 66, in memory of deceased lodge members.....	100.00
Towards the John H. and Frances M. Rogan Scholarship Fund	
BATON ROUGE, LA - Susanne Brenner, in memory of Edward Krcelich.....	100.00
MONROEVILLE, PA - Carol and John Kauric, in memory of Steve Chernicky.....	25.00
PITTSBURGH, PA - John and MaryAnn Kruljac, in memory of Steve Chernicky.....	100.00
LINCOLNSHIRE, IL - Mary Sue and William Hoffmann.....	25.00
Towards the Waukegan Jr. Tamburitzans Scholarship Fund	
TOTAL THIS REPORT	\$1,675.00
TOTAL COLLECTED	\$39,385.30

DONATION

CFU SCHOLARSHIP FUND

Yes! I want to CONTRIBUTE \$ _____ to the CFU Scholarship Fund in order to aid CFU students seeking a higher education. Please include the following message or memorial with my contribution.

Name _____ Lodge _____

Address _____

City _____ State _____ Zip _____



Make all checks payable to CFU Scholarship Foundation and mail to:
Croatian Fraternal Union
100 Delaney Drive
Pittsburgh, PA 15235



GLASILO

HRVATSKE BRATSKE ZAJEDNICE U AMERICI / SVI ZA JEDNOG — JEDAN ZA SVE

GODINA 118.

PITTSBURGH, PENNSYLVANIA / SRIJEDA 18. SIJEĆNJA 2023.

SEDMA STRANA

Kod Zajednice uloženo 16 milijuna dolara na anuitetske račune tijekom 2022. prodano 6,3 milijuna dolara vrijednosti životnog osiguranja

Piše: Edward W. Pazo/Nacionalni predsjednik

PITTSBURGH, PA - Ovdje vas izvještavamo o prodajnim rezultatima u našim anuitetskim/IRA investicijama i prodanom životnom osiguranju. Rezultati se izravno mogu pripisati našem savjesnom i marljivom osoblju u glavnom uredu koje svakodnevno komunicira s našim sadašnjim i budućim članovima. Tajni "umak" Zajednice, ako možemo tako reći, je intimnost koju naše osoblje i odsječni odbornici dijele s našim članstvom. Jednom je rečeno da "HBZ zna svoje članove i da oni znaju HBZ"! To su definitivno točne izjave i mnogo doprinose uspjehu koje naša bratska ustanova postiže u pružanju vrhunske financijske zaštite i neusporedivih bratskih/kulturnih koristi našem članstvu.

Pisanjem ovog članka za Zajedničar izvještavamo vas o ukupnim iznosima prodaje koji su ostvareni naporima djelatnika u našem glavnem uredu, odsječnih odbornika i volontera. Do konca 2022. godine naša je Zajednica primila svotu od 16 milijuna dolara u anuitetskim i IRA depozitima od strane našeg članstva.

Napominjemo da su ti ukupni iznosi zabilježeni bez plaćanja bilo kakvih prodajnih provizija i stoga su omogućili Hrvatskoj bratskoj zajednici da odmah investira sto posto te imovine u naš investicijski portfelj. To našoj Zajednici pruža određenu prednost i dopušta kreditiranje lijepih kamatnih stopa na sve planove mirovinske štednje.

Osim toga, putem iste mreže pojedinaca, HBZ je uspjela pružiti vrijednu zaštitu životnog osiguranja našem članstvu pružajom 6,325,828 dolara životnog osiguranja s povezanom premijom prve godine od 286,127,73 dolara. Ti su ukupni prihodi još jednom omogućeni kao rezultat našeg bratskog doseganja predstavimo našim članovima, kao i onima koji su pokazali interes za našu bratsku ustanovu i koristi koje ona pruža.

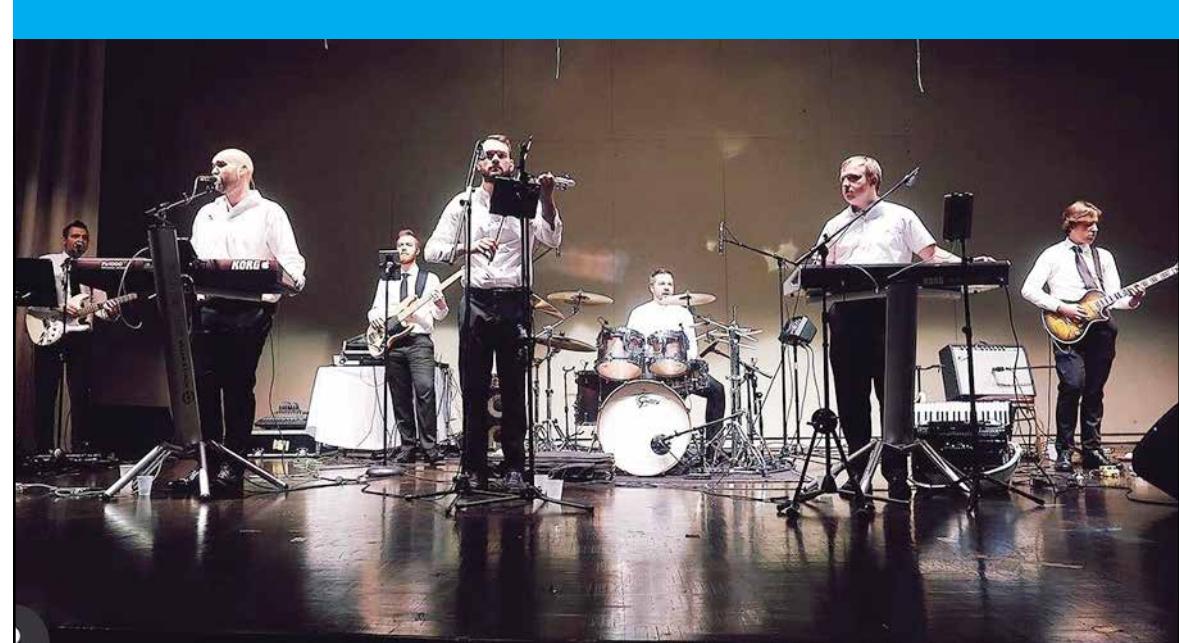
Posve bi zanemarili kada ne bismo izrazili zahvalnost za aktivno sudjelovanje naših odsječnih odbornika i volontera koji služe kao veza između onih pojedinaca (članovima i potencijalnim novim članovima) koji kupuju naše proizvode. Njihovo sudjelovanje i sudjelovanje u marketingu HBZ-a

putem "usmene predaje" daje poticaj našoj prodaji. Iako vjerujemo da u ovom području ima prostora za napredak, ništa manje ne zastajemo kako bismo se zahvalili ovim predanim članovima koji kroz aktivni angažman s našim kupcima uzmu vremena za izgradnju svojih odsjeka i naše snažne Zajednice. Time se osigurava novčani tok koji dovodi do rasta imovine, povećanja ulaganja i financijske stabilnosti.

Životno osiguranje postalo je vrlo pristupačno kroz naše nove posebne kampanje za članstvo tijekom cijele godine, a članovi su pozitivno reagirali na rast kratkoročnih kamatnih stopa jamčeci 4,00% odnosno 3,25% na naše trenutno ponuđene anuitetske i IRA planove koji su na snazi do 31. prosinca 2023. godine.

Kampanja pod nazivom "Ready, Set, Las Vegas Grand Prize" izazvala je zanimanje onih članova koji pojedincu upućuju u naš glavni ured na daljnje postupanje i rezultirali su s osam (8) članova koji su se u kampanji kvalificirali za glavnu nagradu. Ti pojedinci zajedno s dodatnih dvanaest članova prikupili su najmanje 200 bodova u kampanji. Molimo vas da u vezi toga pogledate Tablicu br. 1 koja je u ovoj rubrici objavljena u engleskom dijelu Zajedničara.

Naši mjesni odsjeci igraju važnu i vitalnu ulogu u našoj Hrvatskoj bratskoj zajednici jer su glavna jezgra u našoj bratskoj organizaciji. Aktivni i uspješni odsjeci: osiguravaju nove poslove; doprinose aktivnosti (Nastavak na 10. strani)



Skijaški izlet HBZ održavamo prvog vikenda mjeseca veljače

PITTSBURGH, PA – Ovogodišnji već 51-vi po redu Skijaški izlet naše Zajednice ove se godine održava 3-4-5. veljače u lijepom i poznatom skijaškom rezortu koji je smješten na Laurel planinama jugozapadne Pennsylvanije, nedaleko mesta Donigal. Naime i ove godine se održava na Seven Springs Resort u mjestu Champion, PA.

Ovaj nadaleko i široko poznat skijaški rezort je opremljen s najmodernijim spravama i svim ostalim što je potrebno i što se očekuje na jednom od ovakvih modernih zimskih izletišta. Dakle, tu možete uživati u svim zimskim radostima ove naše velike zimske aktivnosti.

Ovo poznato izletište u jugozapadnoj Pennsylvaniji, oko jedan sat vožnje od Pittsburgha, može udovoljiti svacijem ukusu a pogotovo vama koji volite uživati na snijegu.

Za očekivati je da će i na ovogodišnjem izletu na spomenutom skijaškom rezortu biti interesantnih konkurenija, radosti i veselja.

Naime, zabavne aktivnosti počimlju još u petak 3. veljače oko 9 sati navečer u glavnoj dvorani rezorta. Za dobar štiming i ugodno raspoloženje obadva dana pobrinut će se Orkestar Sedma Brzina iz Clevelandu dok će u subotu

svirati Orkestar Zadnja Stanica iz Steeltona. To vam je već garancija da će čitavog vikenda biti veselo i zabavno.

Mnogi naši članovi i ljubitelji ovog zimskog sporta dolaze u rezort još u petak rano popodne kako bi se smjestili u svoje sobe i apartmane i pripremili za večernju zabavu ili čak i noćno skijanje.

Naravno, vrhunac ove zimske fešte, kao i svake godine su natjecanja u skijanju koje se održavaju subotom u 2 sata poslije podne. Svi koji u tome žele sudjelovati trebaju se prijaviti na određenom mjestu između 11 prije podne i 1 sat poslije podne. Početnici nam posebno dobro došli. Međutim, samo članovi Zajednice imaju pravo sudjelovati na utrkama.

U subotu navečer tijekom zabave pobjednicima u skijanju i snowboardingu će biti dodjeljene lijepe nagrade i uručeni trofeji.

Također u subotu 4. veljače u 7 navečer biti će tamburaška misa. Poslije mise opet slijedi sveopća zabava do kasno u noć uz prije spomenuti tamburaški sastav Zadnja Stanica. Svi učesnici izleta te ostali naši članovi i prijatelji se pozivaju da dođu na misu i onda ostanu na večernjoj zabavi.

Ova zimska priredba naše Zajednice je sada toliko

ZA ZABAVU I VEDRO RASPOLOŽENJE na ovogodišnjem Skijaškom izletu Hrvatske bratske zajednice u petak na večer 3. veljače u Seven Springs Rezortu pobrinut će se popularni sastav Sedma Brzina iz Clevelandu. U subotu svira Orkestar Zadnja Stanica iz Steeltona. Dolaze svi pa dođite i Vi!

popularna da nam na nju dolaze mnogi naši članovi iz udaljenijih mesta, širom SAD-a i Kanade.

Na skijalištu vam je i škola za skijanje. Tu vam je i nekoliko bazena za kupanje, oprema za tjelovježbu pa razne trgovinice, restorani, kafici i još mnogo više.

Dok mnogi ovdje koriste pojedine pogodnosti skijališta, mnogi drugi uglavnom dolaze na večernje zabave da obnove stara i sklope nova prijateljstva.

Za sve dodatne informacije javite nam se u Glavni ured Zajednice na broj 412-843-0380.

Ovime pozivamo sve naše članove i prijatelje te ljubitelje skijanja da spomenutog vikenda svakako dođu na ovo omiljeno zimsko izletište Seven Springs, gdje vas sve očekuje dobro hrvatsko društvo, vesela zabava i raskošna razonada.

Derek Hohn/Direktor bratskih aktivnosti HBZ-a

konzularne dane u Eastlake-u, OH u 2023. godini u prostorijama Hrvatskog doma "Kardinal Alojzije Stepinac" na adresi 34900 Lakeshore Blvd, Eastlake, OH 44095, u vremenu od 09 ujutro do 16 sati na sljedeće datume: 16. veljače; 16. ožujka; 13. travnja; 11. svibnja; 15. lipnja; 07. rujna; 12. listopada; 02. studenog; 07. prosinca. U Clevelandu Veleposlanstvo Republike Hrvatske iz Washingtona održat će

Mihovil Pažin/izvjest.

Raspored konzularnih dana

WASHINGTON - Veleposlanstvo Republike Hrvatske iz Washingtona održat će konzularne dane u Pittsburghu u 2023. godini u prostorijama Hrvatske bratske zajednice, na adresi 100 Delaney Drive, Pittsburgh, PA 15235, u vremenu od

10 ujutro do 16 sati na sljedeće datume: 16. veljače; 16. ožujka; 13. travnja; 11. svibnja; 15. lipnja; 07. rujna; 12. listopada; 02. studenog; 07. prosinca.

U Clevelandu

Veleposlanstvo Republike Hrvatske iz Washingtona održat će



Zajedničar

FRATERNALIST

(ISSN 1087-7460)

ALL FOR ONE – ONE FOR ALL SVI ZA JEDNOG – JEDAN ZA SVE
 Official Organ Of The Službeno Glasilo
 Croatian Fraternal Union Hrvatske Bratske Zajednice
 of America u Americi

Izlazi svaki drugi tjedan u mjesecu
 Izdaje ga:

HRVATSKA BRATSKA ZAJEDNICA
 POSTAGE PAID AT PITTSBURGH, PA
 Dopisi se ne vraćaju, a šalju se na adresu:

IVAN BEGG/LORRAINE TURKALL, UREDNICI
 100 Delaney Drive, Pittsburgh, PA 15235
 Telefon: 412-843-0380 Fax: 412-823-1594
 e-mail: editor@croatianfraternalunion.org
 Website: www.croatianfraternalunion.org



GLAVNI URED
 Hrvatske Bratske Zajednice
 u Americi
 Organizirane 1894. godine

RIJEĆ UREDNIŠTVA...LORRAINE TURKALL

Opet smo u konvencijskoj godini

Sada kada je sezona božićnih blagdana 2022. iza nas, nalazimo se u tom vremenu kada usmjeravamo pažnju na događaje zakazane za Novu 2023. godinu, a glavni fokus nam je na pripremama za održavanje još jedne Nacionalne konvencije naše Zajednice, koja bi se od danas, trebala održati za manje od osam mjeseci.

Na početku ove nove godine, naši nacionalni odbornici i osoblje u glavnom uredu HBZ-a već rade na planiranju organiziranja 26. nacionalne konvencije koja bi se trebala održati od 24. do 26. rujna u Clevelandu, Ohio. U tijeku su planovi za svečani konvencijski banket koji će se održati u nedjelju, 24. rujna kako bi s dobrodošlicom pozdravili sve degate i goste konvencije prije početka službenog zasjedanja u ponedjeljak, 25. rujna. Konvencija će se održati u srcu grada Clevelandu u dobro uređenom Cleveland Marriott Downtown u Key Toweru.

Delegati i gosti koji misle prisustvovati 26. nacionalnoj konvenciji potiču se da planiraju svoj posjet Clevelandu kako bi si omogućili dovoljno vremena za uživanje u brojnim lokalnim atrakcijama na širem području Cleveland, uključujući Rock and Roll Kuću slavnih, Znanstveni centar Velikih jezera i dom u kojem je snimljen kultni blagdanski film

"Božićna priča". Smješten na južnoj obali jezera Erie, Cleveland je dom triju velikih sportskih timova, uključujući Cleveland Cavalierse, Cleveland Brownse i Cleveland Guardianse. Grad također tvrdi da je mjesto gdje su izumljeni slatkiši Life Savers, moderna loptica za golf i električna ulična rasvjeta. Uz brojne restorane, trgovine i zanimljiva mesta za vidjeti i posjetiti, delegati će zasigurno uživati u ovom živopisnom gradu. Naravno, glavni fokus delegata konvencije bit će njihovo sudjelovanje u planiranju budućnosti naše bratske ustanove. Njihova promišljanja, kao članovi konvencijskog tijela, pomoći će u oblikovanju projiciranog poslovnog plana Zajednice i ucrtati smjer naše bratske organizacije za sljedeće četverogodišnje razdoblje. Izabrani od strane svojih kolega da djeluju u najboljem interesu svojih odsjeka, delegati 26. nacionalne konvencije HBZ-a bit će, pored ostalog zaduženi za izbor nacionalnih odbornika koji će voditi Zajednicu i članove odbora koji će paziti ili nadzirati upravljačke odgovornosti.

Izborni proces za delegate konvencije započet će na travanjskoj sjednici svih odsjeka. U skladu s podzakonskim Pravilima Zajednice, svi kandidati za delegate predlažu se na redovnoj travanjskoj sjednici.

Na svakih 200 aktivnih članova odsjek ima pravo izabrati jednog delegata na temelju broja članova od siječnja konvencijske godine. Odsjek koji broje manje od 200 aktivnih članova Izvršni odbor će ih spojiti s drugim odsjekom, ako je moguće, u istoj državi ili pokrajini, za izbor jednog delegata koji će zastupati kombinirane odsjek. Za odsjek koji zajednički biraju delegata svaki odsjek može imati samo jednog kandidata. Svi detalji o izbornom procesu navedeni su u Pravilima Zajednice i biti će objavljeni u Zajedničaru.

Pripremajući se za proljetne nominacije i izborne sjednice, pozivamo sve odbornike i članove odsjeka da pribilježe datume konvencije ako imaju interes zastupati svoj odsjek na 26. nacionalnoj konvenciji HBZ u rujnu. Rezervirajte datume i plan u skladu s tim ako vas vaš odsjek izabere za sudjelovanje u ovoj važnoj četverogodišnjoj konvenciji HBZ-a 2023. godine.

DIVIM TI SE

Divim ti se, ko pčeli na cvjetu
 I bodrim te; čuvaj vjeru, nadu
 Ti još mnogo pružaš ovom svijetu
 I ne daješ utočište jadu.
 Divim ti se ko plavom leptiru
 Koji nebo sa zemaljskim spaja
 Učiš ljudi živjeti u miru
 U ljubavi kojoj nema kraja.
 Zadivljuješ, ko težak u polju
 Što sa čela čestitog, znoj briše
 I trpeći, vršiš Božju volju
 Znajuć da od ovog ima više...

Kad načinom življena
 uspijete zadiviti

I kad jednom usnete,
 ostajete živjeti

Svi za jednoga-Jedan za sve
 kao u roju pčela

Dobri Ljudi vijek žive

zbog njihovih djela.

Divim ti se, kao kapljici na

listu
 I prisutnoj u njoj koheziji

Boga vidim, gledam dušu

čistu

To je izvor divnoj poeziji.

Darinka, D.H. Šmantić

Odsjek 515, Toronto

Planiranje umirovljenja



Piše: Edward W. Pazo/Nacionalni predsjednik

U uvođenju drugoj predsjednikovoj rubriči Nove godine vjerujemo da nam je dužnost podsjetiti naše članove na potrebu pravilnog planiranja mirovine. Dobro osmišljeno planiranje mirovine pružiće svakome od nas prednosti u odnosu na one koji ne razmotre svoju finansijsku budućnost; oni, međutim, nisu ograničeni na: maksimiziranje mirovinskih prihoda i rasta imovine; prijenos novca među generacijama; i, minimiziranje poreznih obveza (i poreza na dohodak i eventualnog poreza na nasljedstvo).

Dok mi u Hrvatskoj bratskoj zajednici ne pružamo konkretnе savjete o finansijskom upravljanju ili investicijama; potičemo naše članstvo da se o svemu savjetuju s finansijskim stručnjacima kako bi utvrdili koji je način djelovanja najbolji za njihovu specifičnu situaciju. Kroz sljedeće odlomke željeli bismo ponuditi neke osnovne informacije o gore navedene tri prednosti dobrog finansijskog planiranja.

Anuitetski/IRA-e planovi zarada do 4,00%

Prvo, započinjanje redovite štednje važno je za izgradnju vlastitog gnezda. Tisuće članova HBZ-a učinilo je upravo to doprinoseći Anuitetskim i ili IRA-e planovima s našom bratskom organizacijom. Članovi sada mogu investirati u devetogodišnji ili petogodišnji ugovor koji plaća 4,00% odnosno 3,25%. Povoljna stopa povratka na ova dva ugovora zaključana je za cijelu godinu koja završava 31. prosinca 2023. Osim toga, oni članovi koji trenutno imaju ugovor "Zero Surrender Charge", mogu zaraditi 2,00% na dodatnim depozitima od sada do 31. prosinca 2023. Porez koji je pogodovao povećanju vrijednosti tijekom godina odgođenim oporezivanjem kamata pruža veliku korist anuitetu. Redovito ulaganje dodaje dodatnu vrijednost za vaše zlatne godine. HBZ je ponudio Anuitetski, a nakon toga i IRA-e plan za više od četrdeset i pet godina i zahvalni smo našem lojalnom članstvu koje je odlučilo staviti svoje teško zarađene umirovljeničke dolare kod nas. Tijekom godina naša je bratska ustanova posvećena prijedlogu da se članovima osiguraju izvrsne stope povratka na mirovinske račune i taj se cilj ostvario kroz naš izravan kontakt s njima. Zahvaljujemo i našem vrijednom osoblju u glavnom uredu na njihovom cijenjenom doprinosu u tom smislu.

Prijenos novca

Pravilno porezno planiranje mnogo puta uključuje cilj generacijskog prijenosa novca. Mislimo na priliku koju svaki roditelj ili baka i djed ima da svake godine daruje određenu svotu novca djeci, odnosno unucima. Stoga, ako član boravi u državi u kojoj postoji porez na nasljedstvo, znatna ušteda može biti moguća dobro osmišljenim obrascem povlačenja sredstava iz starijih anuiteta i darivanja prihoda djeci ili unučadi podjednako. Sadašnji maksimalni dopušteni iznosi koji se mogu pokloniti za 2023. godinu iznose 17,000 USD.

Naša vam je Zajednica još jednom odličan izbor koji treba uzeti u obzir za ostavljanje novca svojim najmilijima u obliku Anuitetskog računa pri Hrvatskoj bratskoj zajednici. Jednom kada započne, anuitetu se može dodati u bilo kojem vremenu i pružiti će voljenoj osobi izvrsnu priliku da uštedi za svoju umirovljeničku budućnost. Dopushtajući tako onim članovima koji su planirali prenijeti akumuliran novac svojim najmilijima nakon smrti, priliku da maksimiziraju korist i minimiziraju učinak oporezivanja.

Jedna važna stavka koja se odnosi na prijenos novca je činjenica da jednom nadarenim sredstvima više nisu pod kontrolom roditelja ili djeda i bake. Stoga treba primijeniti mnogo pažnje pri razmatranju ove dodatne opcije na gore navedeni primjer priznavanja poreza na akumulaciju kamata.

Porez na stečene kamate

Brojni članovi izgradili su velike nakupine kamata na svojim računima u potrazi za maksimiziranjem rasta imovine nepoduzimanjem povlačenja novca nakon navršene 59. godine i pol nakon tega. Iako cijenimo predanost ovih članova našoj Zajednici i vjeru koju su pokazali pomažući u (Nastavak ukupnom rastu sredstava kojima upravlja HBZ, na 9. strani)

Godišnja sjednica odsjeka 530 HBZ

ST. THOMAS, ON - Godišnja sjednica odsjeka 530 „Ogulin“ održati će se u subotu, 28. siječnja 2023. na 9 Farmington Drive, u St. Thomasu N5R 5W8 s početkom u 18 sati.

Kao i u prošlosti prirediti ćemo večeru za sve prisutne a potom prosljediti s održavanjem godišnje i redovite odsječne sjednice za siječanj.

Pregledati ćemo i raspraviti sva odbornička izjevšća i plan naših aktivnosti za 2023. godinu. Izvršiti ćemo i nominaciju te izbor odsječnih odbornika za 2023. godinu. Također ćemo nastaviti s mjesечnom sjednicom za siječanj.

Franjo Bertović/predsjednik odsjeka 530

Hrvatska ušla u šengen, podignuta rampa na Bregani

ZAGREB - Hrvatska je obilježila ulazak u šengenski prostor skidanjem ploče na graničnom prijelazu Bregana, podizanjem rampe i zelenim svjetlom slobodnog prolaska na mjestu nekadašnje granične kontrole.

S početkom 2023. Hrvatska je postala novom članicom šengenske zone, najvećeg područja slobodnog kretanja roba i ljudi u svijetu. Hrvatska je ponoć obilježila ulazak u šengenski prostor simboličnim skidanjem ploče na graničnom prijelazu Bregana, podizanjem rampe i zelenim svjetlom slobodnog prolaska na mjestu nekadašnje granične kontrole koja odlazi u povijest.

"Otvorili smo vrata Evropi bez granica", rekao je ministar unutrašnjih poslova Davor Božinović na Bregani. Večeras, dadao je, slavimo novi dan, novu godinu, novu Evropu s Hrvatskom u šengenu.

S početkom 2023. Hrvatska je postala novom članicom šengenske zone, najvećeg područja slobodnog kretanja roba i ljudi u svijetu, u kojoj se nalaze sve članice Evropske unije, osim Bugarske i Rumunije, Kipra i Republike Irske, te još četiri države koje nisu članice EU: Švicarska, Island, Lihtenštajn i Norveška.

Tim su povodom u novogodišnjoj noći upriličene prirodne svečanosti na brojnim graničnim prijelazima na graniči sa Slovenijom i Mađarskom, uključujući i jedan od najvećih prijelaza na hrvatsko-slovenskoj granici Breganu-Obrežje.

Ministar Božinović ugostio je slovensku ministricu Sanju Ajanović Hovnik, dok se glavnom direktoru policije Nikoli Milini pridružio vršitelj dužnosti glavnog ravnatelja slovenske policije Boštjan Lindav.

"Nema više granica koje su predugo stajale između nas i naših susjeda, prirodog okruženja kojem i kao narod i kao država pripadamo", rekao je Božinović.

Ocijenio je da je večerašnji čin više od ukidanja graničnih kontrola: "On je konačna afirmacija našeg europskog identiteta za koji su se generacije Hrvata borile i u konačnici izborile."

Jutarnji

Piše: Edward W. Pazo/Nacionalni predsjednik
(Nastavak sa 8. strane)

moramo istaknuti i to da su ti stariji računi s velikim nakupinama kamata "porezna bomba" koja otkucava.

Ova realizacija prebacuje našu raspravu na točku broj dva: minimiziranje poreznih obveza anuiteta ili njegovih nasljednika. Drugim riječima, posebno smo naveli "nasljednike" ili korisnike jer nakon smrti anuitanata buduća porezna obveza povezana s računima anuiteta postaje obveza korisnika ili ostavina anuitnista ovisno o navedenom korisniku u ugovoru.

Uz pravilno planiranje, učinci oporezivanja mogu se znatno smanjiti ovisno o poreznom razredu pojedinca. Neki stariji članovi plaćaju malo ili nimalo saveznog poreza na dohodak i stoga raspodjela novca s anuiteta ili računa IRA-e može uštedjeti značajne porezne dolare za anuitet ili njihove korisnike. Članovi bi trebali imati na umu da je jednako važno kao što je važno rano započeti program štednje i često u njega ulagati, prepoznati prednosti strateškog povlačenja s računa koji se suočavaju s budućim poreznim obvezama.

S trenutno dostupnim opcijama plana štednje od 4,00% i 3,25%, sada bi mogla biti izvrsna prilika za ove članove da vrate sada oporezovani novac natrag u HBZ kupnjom novog ugovora koji nudi gore navedenu stopu povratka.

Ovdje se ne zalažemo za nikakvu posebnu strategiju; međutim, vjerujte da je na svim vlasnicima anuiteta ili IRA-e da razmotre ovdje sadržane informacije i posavjetuju se s nadležnim financijskim stručnjakom kako bi procijenili svoju imovinu, obveze i prikladne strategije za maksimiziranje eventualnog prijenosa stečenog novca.

Napomena: Sve članove i potencijalne članove ovime podsjećamo da sredstva uložena pri Hrvatskoj bratskoj zajednici kroz njezin Anuitetski i IRA plan nisu osigurana.

ODA, hrvatskoj nogometnoj reprezentaciji 2022.

'Historijski događaj'

Zahvalio je slovenskoj ministrici i slovenskom izaslanstvu što su "večeras ovdje s nama podijelili trenutke naše radosti i ponosa". "Sretna vam svima nova godina u šengenu!" Slovenska ministrica ocijenila je to historijskim događajem.

"Kako smo prije 30-ak godina simbolično postavljali granice, tako ih sada mičemo. To ne znači da će se sigurnost smanjiti budući da smo se u obje države temeljito pripremali za ovaj trenutak", rekla je Ajanović Hovnik.

Nakon kratkog sastanka ministara, tačno u ponoć istovremeno je podignuta rampa s obje strane granice, čime je omogućen slobodni prolaz između dviju susjednih država. Podizanje rampe na slovenskoj strani pratilo se putem video zida.

Pet minuta prije ponoći, policijski službenici na Bregani izvršili su posljednju graničnu kontrolu, uz prigodni dar - plišanog medvjedića obučen u uniformu hrvatskog policajca.

Osim rampe, uklonjena je ploča s natpisom "Postaja granične policije Bregana", no netom prije toga, zabilježen je posljednji prijavak načelnika postaje u kojem je izvjestio policijske službenike da prestanu s provedbama graničnih kontrola i prijedu na zadaće kompenzacijskih mjera.

Delegacije dviju zemalja potom su se uputile na slovensku stranu, na područje nekadašnjeg graničnog prijelaza Obrežje, gdje su načelnici policijskih postaja i policijski službenici zahvalili jedni drugima na dosadašnjoj saradnji, uz simbolično uklanjanje ploča sa policijske zgrade u Obrežju.

U prvih 15-ak minuta nakon ponoći, desetak je automobila bez kontrole ušlo iz Hrvatske u Sloveniju, pozdravivši okupljene policajce zvukom trube.

Jutarnji

Ah, Što bi bio ljudski život bez radosti i veselja...

Što bi Hrvatska, Što li bi Hrvatska ako bi joj uskratili priliku da se raduje... da se veseli Nedamo se mi ne dopuštamo da nas pobedi besčestnost i zloba odbacujemo pesimizam i negativizam...

Naši momci Nogometna reprezentacija, 2022. godine zasluguje da se zbog NJIH radujemo

Oni su ponos Hrvatske Oni su izvori iz kojih buja snaga i nuda

da možemo, da ćemo uvijek moći da smo i opet dokazali - VELIČINU MALENIH

Sport je ljudska najplemenitija djelatnost

Pogotovo je to nogomet Taj jedinstveni i omiljeni sport zbljiže narode na univerzalnom planu

povezuje ljudе u individualnom, svakidašnjem životu To je dokazalo i ovo Sjedetsko nogometno natjecanje, u dalekom Qatru.

Izmjenjivali su se porazi i pobjede suze radosnice i suze žalosnice Među svima HRVATI

Među najvećima, među najboljima...

Zar to nije razlog da se ponosimo, radujemo?!

Mnogo je toga u životu zbog čega se tuguje. Posvuda u svijetu. Pa i u Hrvatskoj

Ali, mora se prepoznati, njegovati i potpomagati

ono što nas čini boljima, ono po čemu smo izjednačeni s ostalim civiliziranim svijetom, ono zbog čega treba podupirati i odobravati

dobrotu, plemenitost i ljepotu a odbacivati zlo, okrutnost, zloubu i cinizam.

(Ah, taj cinizam, mnogi ga tako lako koriste u svim prilikama!)

Kroz nogomet i sve ostale sportove u kojima Hrvatska uzima učešće i ohrabruje mlade da se njime bave

dokazujući da se može pobijediti i nadvladati

sve primitivno, prizemno i zlonamjerno

sve podjele i sukobi a graditi zajedništvo i slogu, mostove čovečnosti i

humanosti...

Naša nogometna reprezentacija je naše bogatstvo i nač ponos...

Na braniku svega što jedan narod i jednu zemlju

svrstava u red sretnih naroda i sretnih zemalja.

Jednom i zauvijek upravo će sportaši naučiti

Hrvatsku da iz svog duhovnog bića

i svoje opstojnosti iskorijeni, jednom i za svagda,

zlokobni i otrovni hrvatski JAL...

Čestitamo momci za vaš profesionalizam, upornost i primjer vrijedan divljenja i poštovanja...

Mi smo s Vama. U svim pobjedama i porazima. Oduvijek i zauvijek.

Nina Novak hrvatsko-kanadska pjesnikinja

Odsjek 515

PROGRAMI HBZ-A POD POVEĆALOM MOGUĆNOSTI ŠTEDNJE

Poruka iz ureda; nacionalnog potpredsjednika/članske usluge HBZ FRANJE BERTOVICA

N a početku 2023.g. vama i vašim obiteljima upućujemo iskrene želje za zdravu, veselu i uspješnu Novu godinu.

Nakon odlaska 2022. godine želim vam se zahvaliti na vašem trudu i nastojanjima kroz minulu godinu, za naš rast u članstvu i financijskoj imovini.

Ovog puta želim staviti pod reflektorsko svjetlo mirovinsku štednju i njene programe. Ovi programi omogućuju vam veliku kamatnu stopu kroz otvaranje anuitetskih i IRA računa.

Potreban vam je ulog od \$3,000 ili više da otvorite anuitetski ili IRA račun.

HBZ vam nudi ugovor na pet (5) i devet (9) godina oročenja.

Kamate se zaračunavaju od 1. siječnja do 31. prosinca 2023. a iznose:

4% na ugovor od devet godina s zajamčenom kamatnom stopom od 2.95%, i

3.25% na pet-godina ugovor s stopom jamčevine od 2.95%.

HBZ nudi tri (3) različita anuitetska (umirovljenička) /IRA računa.

■ **Anuitetski plan HBZ-a** koji je opskrbljen s odgodom uplate poreza na zarađenih i akumuliranih kamata kroz godinu.

■ **Roth IRA račun** ne omogućuje umanjenje oporezivanog iznosa za ulog na račun ali sve jedno daje poreznu olakšicu jer na zarađenu kamatu na uložen novac, velika je vjerojatnost neoporezivanja što ovisi kako, i kada, se novac podiže.

■ **Tradicijski IRA račun** omogućuje umanjenje porezne osnovice u godini za uložen iznos. Uplata poreza je odgođena dok vlasnik računa ne počne podizati sredstva a to je obično, kad stupa u mirovinu i kad mu je mirovina daleko manja a samim tim i porezna osnova niža pa je i porez niži.

Ovi planovi stvaraju mogućnost članu štednje za budućnost. Također ovi programi pružaju izbor i mogućnosti odgode plaćanja poreza na zarađenu kamatu koja se pribrojava glavnici i uvećava uštedu.

Akumulirana kamata se ne oporezuje do trenutka podizanja uloga. Kada podiže novac s anuitetskog računa plaća se porez na prihod. Dakle, porez je samo odgođen a ne zanemaren. HBZ šalje izvješća o ovim računima svakog siječnja i srpnja u godini.

Godišnja ograničenja na visinu uloga na IRA račune:

Za 2023. maksimalni iznos da osoba može uložiti na Tradicijski ili Roth račun je uvećana od \$6,000 na \$6,500 za osobe do 50 godina starosti a za osobe 50 godina i starije s \$6,500 na \$7,500.

Ako vi i vaš bračni partner imate račun kod poduzeća u kojem ste zaposleni onda i iznos vaše zarade utječe na proračun iznosa kojeg možete uložiti na IRA račune.

Ovi spomenuti ili ograničeni iznosi ne odnose se na visinu sredstava koje prenosite s jednog IRA računa na drugi.

Prije nego otvorite bilo koji od ovih mirovinskih računa kod Zajednice uvijek je dobra ideja, da nazovete naš ured radi više saznanja o svakom tom računu. Evo nekoliko stvari za razmatranje:

■ Kod otvaranja bilo kojeg od ovih računa budite sigurni da vam ovaj novac neće biti potreban za duže vrijeme jer ovo je siguran način štednje za mirovinu.

■ Trebate razumjeti dugoročnu štednju, razlog i narav.

■ Ako otvorite IRA anuitetski račun ili mirovinski štedni fond budite sigurni je li postoje bilo koje restrikcije ili uvjeti.

■ Kad je račun otvoren i ugovor zaprimljen pažljivo pročitajte sve odrednice ugovora kojeg ste primili. Ako postoje bilo koje pitanje o ugovoru nazovite ured Zajednice prije nego istekne vrijeme stupanja na snagu ugovora.

Ako imate bilo kakvo pitanje o našim planovima štednje, osiguranja ili beneficija nazovite naš Glavni ured na tel. 412-843-0380 ili posjetite naše internetske stranice na www.cfu.org.

Zašto odabratи HBZ?

■ Gotovo 120 godina HBZ pronalazi članovima rješenje za njihove financijske potrebe.

■ Kupnjom životnog osiguranja HBZ-a osoba postaje članom i dobiva pristup brojnim povlasticama i aktivnostima na svim razinama: područnim, regionalnim i nacionalnim.

■ Programi su namijenjeni čuvanju i promicanju hrvatske kulturne baštine, humanitarnih potpora, podupiranju više naobrazbe, rodoljubnih i građanskih potvjeta, i drugih bratskih djelatnosti.

■ Za sve detaljnosti obratite se svom odsječnom tajniku ili zovite direktno u Glavni ured Hrvatske bratske zajednice na broj 412-843-0380...



DEATHS REPORTED

FROM DECEMBER 27 TO JANUARY 9, 2023

1	Donald Borus.....	Pittsburgh, PA
1	Gregory S. Rafalowski	Pittsburgh, PA
4	Frances L. Magee.....	Etna, PA
4	Viola M. Mendicino	Etna, PA
5	George A. Licastro, Sr	Johnstown, PA
5	Francis E. Schiliventz	Johnstown, PA
18	Susan Mae Nemec	Joliet, IL
32	Vincent W. Blazina.....	Chicago, IL
146	Robert James Dupier	Versailles, PA
170	Catherine Michael.....	Merrillville, IN
194	Nancy Penich	Monessen, PA
217	Geraldine Wright	Benld, IL
229	Jerome John Cuzella.....	S. Chicago, IL
248	Steve Chernicky.....	Clairton, PA
316	Richard N. Klecatsky	S. St. Paul, MN
337	James A. Zilich	Euclid, OH
354	Kevin P. Aspell	Cokeburg, PA
354	Isabelle R. Ridgeway	Cokeburg, PA
567	Ruth E. Boyan	Canonsburg, PA
900	Kathleen Ann Benson.....	San Francisco, CA
1014	John V. Krnich.....	Atlanta, GA
3014	Stipe Sabljak.....	Kansas City, KS

Kod Zajednice uloženo...

(Nastavak sa 7. strane)

ma koje sponzoriraju za svoje članove; služe kao domaćini bratskih pojedinih događaja; i, u mnogim slučajevima, stvaraju lidera na regionalnoj i nacionalnoj razini naše bratske organizacije. Ovime zahvaljujemo svim našim odsjecima i grijezdima na njihovom cijenjenom doprinosu u razvijanju i dalnjem napredovanju Hrvatske bratske zajednice.

Ovdje smo iskoristili priliku da kolektivno iznesemo one kombinacije odsjeka/gnijezda koje godišnje doprinose ukupnoj prodaji naših produkata. Stoga još jednom zahvaljujemo odsjecima koji su upisali najmanje deset novih članova tijekom 2022. godine. Odsjeci/gnijezda i njihov upis u članstvu za prošlu godinu prikazani su u tablici br. 2 također na drugom mjestu ovog broja Zajedničara.

Sestre i braća, važno je ovdje napomenuti da je naša

Hrvatska bratska zajednica osnovana 2. rujna 1894. godine, prije 129 godina, na sjevernoj strani grada Pittsburgha te da je odavno služila potrebama našeg hrvatskog naroda i naših obitelji diljem Sjedinjenih Američkih Država, Kanade i Hrvatske.

Te su potrebe bile i u smislu finansijske zaštite i hrvatske kulturne osviještenosti i očuvanja naše hrvatske baštine. Smatrajte to ozbiljnim apelom da se aktivnije uključite i pozabavite budućim napretkom Hrvatske bratske zajednice. Upišite članove svoje obitelji koji nisu članovi HBZ-a; povećajte svoja osiguranja kako biste na odgovarajući način pružili zaštitu svojoj obitelji u slučaju tragedije; i iskoristite HBZ kao razboritog čuvara dijela svoje mirovinske štednje.

Kako smo već spomenuli ranije u ovom članku, tablice o ostvarenim rezultatima iz prošle godine objavljenu su na drugom mjestu našeg službenog glasila pa vas molimo da do pogledate.

Sol
Jedino je sol nadmoćnija - ona djeluje tako da izbacuje tekućinu i ulazi u dubinu strukture tkiva. Zato što više soli stavimo, utjecaj na meso bit će jači, ali ne pretjerano, osim ako nije riječ o jako zasoljenoj otopini. Tada se marinada zapravo zove salamura i koristi se za potpuno druge svrhe. Sol dodatno isušuje meso pa i taj detalj treba zapamtiti.

Ulije
Ulije u marinadama nema utjecaja na proces mariniranja, odnosno začinjavanja, jer ima puno veću gustoću molekula, pa je zapravo vrsta omotača koji čuva meso i samim time sprečava ulazak začina - isključiva svrha ulja je ili konzervacija ili bolji efekt pri pečenju.

Dodaci
Dodaci poput senfa, meda, worcestershire umaka, alkohola sadrže šećere koji pomažu u slaganju molekula i djeluju poput inverzne osmose (polupropusne membrane) te poboljšavaju začinjavanje.



Alkoholi

Alkoholna pića poput rakije, viskija, votke te, naravno, vina dobar su dodatak, ali s obzirom na visok udio pH u samoj tekućini, proces začinjavanja jako je spor, pa je poželjno poslušati velikog kuhara Thomasa Kellera i alkoholna pića (u koja smo stavili ostale sastojke) prvo prokuhati, potom ohladiti i onda marinirati meso.

SLUŽBENA OBAVIJEST

PITTSBURGH, PA - Hrvatska bratska zajednica u Americi obaviješta sve članove Hrvatske bratske zajednice u Americi („HBZ“) i goste-posjetitelje priredbi pod pokroviteljstvom HBZ da kod dolaska i nazočnosti na prostoru održavanja skupa može doći do snimanja fotografija, video ili drugih zapisa. Dolaženjem i ulaskom u prostorije priredbe posjetitelji dozvoljavaju da se izlažu javnosti ili snimanju (fotografija), pojave u tisku ili razmnožavanju materijala sa strane HBZ iz bilo kojeg razloga ili namjere, uključujući elektronsku, zvučnu ili video zabilješku i/ili uredničku uporabu kroz sve načine novinskog izvješća diljem svijeta bez ograničenja ili zabrane (dozvoljene upotrebe). Svi gosti oslobođaju HBZ, njene odbornike i zaposlenike od bilo koje odgovornosti proizšle iz uporabne dozvole uključujući, ali ne s ograničenjem, odgovornost o privatnosti, pravu o objavi, kleveti ili kršenja autorskih prava te se održu prava na provjeru ili dozvolu: o bilo kojoj fotografiji, tekstu koji bi mogao biti u svezi sa fotografijom, ili, specifična uporaba ili uporabe te fotografije gdje su ukaže potreba. Sa posjetom priredbi, posjetitelji se održu prava na bilo kakvu novčanu nadoknadu za dozvoljena fotografiranja ili za fotografije. S ovim gosti-posjetitelji su upotpunosti upoznati i primaju na znanje odricanje od bilo kakve odgovornosti pri dolaska na skupove HBZ.

Svi slikovni prikazi ne mogu se upotrebljavati bez pisanih odobrenja Hrvatske bratske zajednice u Americi.

Treba li meso pacati prije pečenja ili ne

Konačno dolazi vrijeme za roštiljanje, nabavlja se meso, ugljen, raznorazna pića - svi pomažu. I prijatelji, i rodbina, i pokoji susjed - svi oni koji su uvek spremni pomoći savjetima o tome kako pripremiti meso, treba li ga pacati ili pak ne. Dobra nasoli ili ga presoli. Kao što bi rekao naš dragi gastronomad Gula, vrijeme je za karbonizaciju na roštilju. Marinade su mokre mješavine koje se uobičajeno sastoje od četiri osnovna elementa: soli, ulja, začina i kiseline. Spoj tih elemenata osigurava da meso bude bolje začinjeno i ukusnije.

I tu, zapravo, nastaje problem...

Kada promatramo strukturu mesa (ili povrća), većinom se ono sastoji od vode (oko 75%), pa ako dodatno dodajemo sastojke marinade, koji su u osnovi mokri, teško će doći do željenog cilja - da prodru u samu dubinu i strukturu mesa te ga začine. Zamislite mokru spužvu, jednostavno ne može upiti više tekućine.

Čemu služi marinada?

Marinada isključivo služi da bismo meso površinski začinili i time ga učinili ukusnijim. Sve ostale teorije zapravo nisu točne.

S druge strane, molekule vode koje čine većinu namirnice jakuju sitne, dok su začini, ulje i drugi spojevi u kojima mariniramo meso i/ili povrće molekularno puno veće, te teško prodiru u samu strukturu tkiva.

Soli

Jedino je sol nadmoćnija - ona djeluje tako da izbacuje tekućinu i ulazi u dubinu strukture tkiva. Zato što više soli stavimo, utjecaj na meso bit će jači, ali ne pretjerano, osim ako nije riječ o jako zasoljenoj otopini. Tada se marinada zapravo zove salamura i koristi se za potpuno druge svrhe. Sol dodatno isušuje meso pa i taj detalj treba zapamtiti.

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zvjezdasti anis ili pred kraj roštiljanja na komad mesa pospe malo sode bikarbone.

Demistifikacija roštilja i marinada

Marinadama samo površinski začinjavamo meso. One pomažu da se razvije okus pri pečenju, ali ne omekšavaju meso, zaključuje instruktor iz Gastronomada Pane, nego isključivo umijeće pečenja mesa na roštilju - najbolje na srednje jakom grilu bez previše okretanja te uz povremeno premazivanje marinadom ili maslinovim uljem.

Ulje treba izbaciti iz marinada, koristimo samo tri elementa - sol, začine i kiseline. Sol doziramo do 6% na ukupnu težinu mesa. Ponajbolji izvor soli je sojin umak. Ne koristite umjetne pojačivače okusa na kojima piše natrij glutamat.

(Nastavak na 11. strani)

Najsigurnije Vam je kupiti osiguranje kod Hrvatske bratske zajednice! Za sve informacije zovite na broj

412-843-0380



Poštovani gospodine Bertoviću!

Na kraju smo još jedne kalendarske godine prepune izazova i teškoća, ali i bogate dobrom djelima plemenitih ljudi koji preko Caritasa pomažu potrebnima.

Neizmjerno smo zahvalni za veliku pomoć Hrvatske bratske zajednice u Americi koja Vašim zalaganjem i doprinosom svojih članova podupire rad našega Caritasa. Vaš božićni dar u iznosu od 20.000,00 kn velika je pomoć i tračak nade za one koji su u potrebi.

Uz želju da i u vremenu koje je pred nama budemo nositelji Nade te da Vam Božićna radost ispuni nadolazeću 2023. godinu, Vama i svim članovima Hrvatske bratske zajednice u Americi radosno želim **Sretan Božić i Novu 2023. godinu!**

s. Jelena Lončar, ravnateljica Caritasa



O Božiću 2022. godine

Treba li meso...

(Nastavak sa 10. strane)

Važnost kiselina

Kiseline su iznimno važne kod marinada jer površinski omekšavaju bjelančevine u mesu, no tu treba biti pažljiv jer prevelika koncentracija i predugo stajanje uništavaju samu materiju pa će meso biti gnjecavoj. Osnovne kiseline su sok od agruma (naranča, limeta, limun), ali i vino, aceto balsamico, domaća kvasina te kiselo mješko, jabučni ocat, sok od jabuke - sve što ima pH faktor do 6.

Začini

Začinske note uključuju dodavanje svježih i suhih začina - od ružmarina, lovora, majčine dušice, obvezno češnjaka, mladog luka ili ljutike (u ovom slučaju ne bježite od suhog češnjaka ili luka jer su izrazito aromatični), pa do paprike, kumina, cimeta, mljevenog zrna koromača ili korijandra. Svježe tucani papar

također je dobrodošao.

Što se tiče suhih marinada, kada meso natrlijamo začinima, najbolje ga je zamotati u tanku PVC foliju i staviti da odleži u hladnjaku najmanje 6 sati. Prije pečenja meso treba izvaditi iz hladnjaka, prebaciti na "topli posudu" te ostaviti da se temperira jer se hladno meso neće dobro ispeći.

Koliko marinirati?

Vrijeme mariniranja ovisi o mješavini marinade, ali i o vrsti mesa. Ako koristite samo sol i papar - to napravite ili neposredno prije pečenja ili ostavite preko noći u hladnjaku.

Što s ribom?

Ribu u osnovi nije potrebno marinirati, nju samo začinite suhim začinima, uz malo limuna ili limete. Osim ako nije svježa, tada koristite iskušani dalmatinski recept - ispecite i sve dobro "potunkajte" u češnjak, maslinovo ulje i peršin.

Zoran Šimunić Šime/izvjest.

Kako tableta protiv bolova zna gdje nas boli?

Svi su se barem jednom zapitali kako djeluju analgetici i kako uopće otkriju koji dio tijela nas boli.

Kako tableta zna gdje nas boli? Kako zna da smo je popili da nas riješi boli u iščašenom zglobu ili glavobolje koja nas muči danima? Postoje li možda u našem organizmu putokazi za bol ili je pak tableta kreirana tako da točno zna gdje joj je meta?

Ako ste razmišljali o ovim pitanjima dok uzimate tabletu u nadi da će vam donijeti instantno olakšanje, sada više ne morate. Donosimo vam odgovore.

Lijekovi protiv bolova putuju cijelim tijelom

Tijelo je puno živčanih završetaka u koži i tkivima. Neki od njih mogu osjetiti bol, primjerice kada se udarite ili iščašite zglob. Ako su stanice u tijelu oštećene, one oslobađaju prostaglandin, kemijski spoj u tijelu, na koji živčani završeci reagiraju tako što govore mozgu gdje i koliko boli.

Uzmimo za primjer funkciju naproksena, nesteroidnog protuupalnog lijeka. Kada popijemo tabletu lijek se otopi i kroz crijeva se apsorbira u krvotok kojim se lijek raspoređuje po cijelom tijelu. On putuje krvotokom bez unaprijed određenog cilja. Dolaskom do ozlijedenih i oštećenih stanica usporava ili blokira proizvodnju enzima u vašem tijelu koji pomažu u stvaranju prostaglandina. Na taj način, stanice ne otpuštaju prostaglandin, a živčani završeci ne dobivaju informaciju o boli i samim time ne prenose informaciju mozgu. Posljedica je smanjenje ili uklanjanje boli pa kažemo da lijek djeluje.

Često se lijek uzima u nižoj dozi od preporučene jer mislimo da nam tako neće naškoditi. No, tada neće doći do dovoljnog smanjenja proizvodnje prostaglandina pa se bol neće ukloniti. Zapravo će lijek biti beskoristan. Nerijetko i dugo čekamo s uzimanjem analgetika jer mislimo da će upala nestati sama od sebe. Učinak je potpuno suprotan, bol će i dalje biti nepodnošljiv, a trebat će nam veće doze lijeka i duži period njegovog početka djelovanja. Dakle važno je da se analgetik uzima u preporučenoj dozi i pravovremeno jer tada ima optimalan učinak.

Velika potražnja za analgeticima

Hrvati puno izdvajaju za lijekove. U 2020. godini su potrošili čak 236 milijuna kuna na paracetamol i ibuprofen, a oba su se našla među prvih 20 najprodavanijih analgetika u Hrvatskoj. Sudeći po tome, kad nas zadese glavobolja, zubobolja ili neka druga fizička ozljeda, pomoći brže-bolje tražimo u ljekarnama jer vjerujemo u djelotvornost tableta.

Različiti se lijekovi često nađu u kućanstvima jer ih volimo uvijek imati pri ruci, poput primjerice naproksena ili ibuprofena koji dijele slične karakteristike, mogu se kupiti u slobodnoj prodaji i osim na bol, djeluju protuupalno te smanjuju vrućicu.

No, iako svi analgetici imaju isti cilj, a to je umanjiti ili ukloniti bol, nemaju svi iste karakteristike i nisu svi jednako učinkoviti. Neki djeluju brže, neki duže, ili pak imaju manje ili više nuspojava.

Prema londonskoj studiji polovica pacijenata iz odjela hitne pomoći misli da ibuprofen sadrži paracetamol. Naprotiv, ovi analgetici se znatno razlikuju i to po svom djelovanju.

Ipak, jedan analgetik prednjači po svojim karakteristikama djelovanja. Riječ je o naproksenu s početka priče, lijeku koji se koristi za ublažavanje boli. Zbog brzog početka djelovanja osjetite olakšanje već nakon 15 minuta koje može trajati i do 12 sati pa ćete se moći bezbrinjeno naspavati, odraditi posao ili provesti kvalitetno vrijeme s vašim najdražima. Naproksen možete uzeti kod ublažavanja blagih do umjerenih boli kao što su glavobolja, zubobolja i menstrualna bol, a preporučuje se odraslima i djeci starijoj od 16 godina.

Dobra vijest za sve koje muči neka vrsta upale je što u slobodnoj prodaji mogu pronaći Nalgesin Relief i Nalgesin L, tablete s naproksenom koji učinkovito uklanja bol. Zbog dugotrajnog djelovanja, uzimaju se u manjim količinama u usporedbi s drugim analgeticima. Dovoljne su dvije do tri tablete dnevno da bi se bol držao pod kontrolom i da vam ne bi pokvario dan.

Jutarnji



Rankin Lodge Holds Annual 50-year Member Celebration

RANKIN, PA – St. Nicholas CFU Lodge 6 held its annual 50-Year Member Banquet on Sunday, December 4, 2022, at the Rankin Croatian Home in Rankin, PA.

Our 50-year honorees for 2022 were James Brunk, Carl Culig, Mary Teresa Day, Carol Germanoski, Steven Grasha,

LODGE 6 MEMBERS with 50 or more years of CFU membership with Lodge 6 President Janet Craig and Ivan Begg.

Mary Ann Marakovits, Marlene Matthews and Jacqueline Zidanic.

Lodge 6 President Janet Craig opened the banquet and welcomed everyone in attendance. We were honored to have Associate Editor of the **Zajedničar** Brother Ivan Begg in attendance who spoke on behalf of the CFU. Music for the banquet was provided by Orkestar Stari Prijatelji. The delicious catered dinner was

prepared by Crusher's Barbeque.

The banquet was a success with many Lodge and Nest members in attendance along with their guests. Everyone had a great time and enjoyed an afternoon of wonderful music, good food and fraternalism.

Thank you to everyone involved in helping to make the banquet a success and congratulations to our 50-year members!

Janet Craig/President



50-YEAR HONOREE Jackie Zidanic with Lodge 6 President Janet Craig and Ivan Begg.



SANTA CLAUS with Lodge 6 President Janet Craig and Ivan Begg, Associate Editor of the **Zajedničar**.

Lodge 954 Sets Annual Meeting for January 25

HAMILTON, ON - We thank all who attended our annual banquet held in October. We especially thank National President Ed Pazo for attending, our two local folklore groups Hrvatsko Srce and Živa Grana for entertaining and supporting our event and Adam Matas who was our guest speaker.

This year we honoured our three CFU 50-year members, Ed Bradica, Willy Lulic and Judy Zeleznak. We also awarded scholarships to Daniella Boich, Steven Frketich, Victoria Milardovic, Stephanie Putnins and Lucas Staresinic. Thank you also to those who made contributions to our Scholarship Fund.

Our annual meeting will be held at the Croatian Sports and Community Centre of Hamilton, 166 Green Mountain Road East, Stoney Creek, on Wednesday, January 25, 2023 at 7:30 p.m. We welcome your thoughts and ideas and look forward to seeing you there.

We wish you all a very Merry Christmas and a Happy New Year!

Mary Grubic
Secretary/Treasurer

CFU Lodge 650/Nest 425 Annual Meeting

TORONTO, ON - All members are invited to participate in the Annual Meeting of Lodge 650, scheduled for Sunday, January 29.

The Annual Meeting will begin at 2 p.m., with the regular monthly meeting to follow.

Everyone is encouraged to participate in this important Annual Meeting, during which we will discuss programs and activities for the benefit and enjoyment of the Lodge Membership and to plan for the months ahead.

Due to COVID-19 concerns, this meeting will take place via a conference call. Lodge Members wishing to participate are asked to call the Lodge Secretary at 416-656-1791 for further details.

We look forward to hearing everyone at our January 29th meeting.

Frank Banjavcic/Secretary

Lodge 787 Calls Meeting

VANCOUVER, BC – We hope everyone had a Merry Christmas and a Joyous New Year.

Hrvatska Sloga CFU Lodge 787's annual meeting and election of officers is scheduled for Saturday, January 28, at 10:30 a.m.

All members are welcome and encouraged to attend. We will be electing officers and planning activities for 2023.

The meeting will start at 10:30 a.m. and will be held at Joan and Steve Cvitkovich's home, 6571 Sumas Drive, Burnaby, B.C.

We hope to see you there!

Peter Cvitkovich/Treasurer

Sloga Lodge Sets Meeting

MILWAUKEE, WI - Sloga CFU Lodge 1994 will hold its Annual Meeting and Election of Officers on Saturday the 4th of February. Anyone interested in running for office or nominating anyone should contact Mary Alyce Francis at 414-421-3525.

We need all members who plan to attend to please RSVP as spacing and location are needed to secure a location for the meeting.

We asked that members please Call Mary Alyce at 414-421-3525 to RSVP and we can then get the details to you. Even if you are not sure you will attend, if there is a possibility you might be able to attend this important meeting, please call Mary Alyce.

We hope everyone had a very Merry Christmas and a very Happy New Year. We wish the best of health and happiness to all.

Colleen Simonis/Recording Secretary

Society Records...

(Continued from page 1)

in eight (8) members achieving the lucky "777" in prize points. These individuals, along with an additional twelve members, garnered at least 200 points in the campaign. Table No. 1 at the conclusion of this article lists these valued sources of member leads which, in turn, contribute to our sales totals.

Lodges play a vital role in our society as they are the grass roots nucleus of a fraternal benefit society. **Active and Thriving Lodges:** Provide a pipeline

of new business; Contribute to society sponsored activities by their participation; Serve as hosts for fraternal events; and, in many instances, Provide leaders on regional and national levels of our organization. We thank all of our lodges and nests for their valued contributions to the continued progress of the Croatian Fraternal Union of America.

We have taken the opportunity to collectively recognize those lodge/nest combinations which annually contribute to the sales totals of our society. Therefore, once again we recognize a "Baker's Dozen" of thirteen CFU Lodges that enrolled at least

ten new members for the year 2022. The leading Lodge/Nest Designations and their respective membership enrollments for the past year are shown in Table No. 2.

Sisters and Brothers, it is noteworthy to mention that our Society, founded on September 2, 1894, 129 years ago, on the Northside of Pittsburgh, has long served the needs of our Croatian people and extended families throughout the United States and Canada. These needs were in terms of both financial protection and Croatian cultural awareness and preservation.

Consider this an earnest appeal to become more actively involved and concerned with the future progress of the Croatian Fraternal Union of America. Enroll your family members who are not members of the CFU; increase your insurance coverages to adequately provide protection for your family in the event of tragedy; and, utilize the CFU as a prudent steward of a portion of your retirement savings.

Leading Volunteer Recommenders

Composite Totals from the "777" Campaign

Lodge No.	Volunteer	Recommender	Composite Points
177	Marge	Konjevod	1322
320	Mary Ann	Gajdos	973
248	Beth Ann	Pazo	952
354	Marko	Kochis	847
66	Branka	Ladd	819
248	Lucille	Herndon	783
13	Virginia	Michtich	780
567	Catherine	Obenour	778
351	Kathleen	Thiel	658
217	Stephanie	Dragovich	497
995	Carol	Striskovic	490
1	Carol	Cubelic	357
354	Darja	Maros	357
66	Ronald	Ples	287
540	Doug	Falk	287
101	Joseph	Balkovec	287
978	Sonja	Schroder	261
720	Michelle	Janicki	257
5	Patricia	Respet	238
439	Richard	Major	217

2022 New Membership Campaign

Lodge Leaders Based on New Members Enrolled

Results through 12/31/2022

12/31/2022

New Member Enrollments	Lodge Number	Nest Number	City	Total Members
1	354	122	Cokeburg	28
2	995	651	Cleveland	26
3	248	39	Clairton	23
4	177	24	Los Angeles	22
5	320	31	Duquesne	20
6	13	15	Steelton	17
7	540	103	Conway	14
8	235	86	Cleveland	13
9	217	98	Benld	12
9	351	318	Detroit	12
9	66	309	Youngstown	12
12	146	27	Versailles	11
12	194	87	Monessen	11

Svi Sveti Lodge 1 Plans Meetings

PITTSBURGH, PA - Svi Sveti CFU Lodge 1 of Pittsburgh, will hold both its annual and regular monthly meetings on Sunday, February 19, beginning at 1:30 p.m., at Croatian National Hall Javor, 805 East Street, NS, Pittsburgh.

At this meeting we will set the meeting schedule for the year and make our plans for 2023.

We look forward to seeing many members at this important meeting Hvala!

Don Langenfeld/Secretary

Important Notice:

All members are hereby advised that effective January 1, 2023 our society will issue Nine and Five Year Contracts exclusively. Previously issued contracts under our Zero Surrender plan will be eligible for additional contributions during the period January 1 - December 31, 2023; however, no new Zero Surrender Contracts will be issued during the year 2023.

On Behalf of the Finance Committee,

Edward W. Pazo/National President

By Edward W. Pazo/National President

(Continued from page 2)

funds, we must point out that those older accounts with large accumulations of interest are a **ticking tax bomb**.

This realization transitions our discussion to point number two: minimizing the tax obligations of the annuitant or his heirs. We specifically have listed "heirs", or beneficiaries in other words, since upon the death of an annuitant, the future tax obligation associated with the annuitant's accounts becomes that of the beneficiaries or Estate of the Annuitant, dependent upon the stated beneficiary in the contract.

With proper planning, the effects of taxation may be lessened quite substantially depending upon an individual's tax bracket. Some senior members pay little or no federal income tax and therefore well-timed distributions from Annuity or IRA accounts may save substantial tax dollars for the annuitant or their beneficiaries. Members should keep in mind that just as important as it is to begin a savings program early and contributing often, it is equally important to recognize the benefits of making strategic withdrawals from accounts that are facing future tax obligations.

With 4.00% and 3.25% savings plan options presently available, now may well be an excellent opportunity for these members to return the now taxed money back to the CFU through the purchase of a new CFU Annuity contract offering the above-mentioned rate of return.

We are not advocating any particular strategy; however, believe that it is incumbent upon all annuity or IRA holders to consider the information contained herein and consult with a competent financial professional to evaluate their assets, liabilities and suitable strategies to maximize eventual wealth transfer.

Disclosure: All members and prospective members are hereby reminded that the funds deposited with the Croatian Fraternal Union through its Annuity and IRA program are not insured.

Four County Lodges...

(Continued from page 1)

United CFU Four County Lodges is entitled to send Four Delegates to the annual conference. Guests are also welcome to attend the conference so they may see firsthand how the United Lodges' organization functions. However, guests are only invited observers and have no voice or vote in the proceedings of the meeting.

Following the business meeting, a delicious luncheon will be available for the enjoyment of all participants and guests.

On behalf of the officers of the United CFU Four County Lodges, we welcome our Four County Delegates and all interested CFU members and guests to attend the 2023 annual conference slated for February 19 in Canonsburg.

Lorraine Turkall
Secretary/Treasurer
United CFU Four County Lodges

Lodge 354 Meets January 19

COKEBURG, PA - St. George CFU Lodge 354 will hold its Annual Meeting on Thursday, January 19, at 8 p.m., at the Croatian Home in Cokeburg. Both the annual meeting and the regular January meeting will be held at this time.

The delayed scheduling of the meetings was due to the travel plans of members of Lodge 354 and the St. George Tamburitzans regarding their recent trip to Florida.

We are looking forward to welcoming many members to our meetings this month and are anticipating a very active and productive schedule of fraternal activities in 2023.

Bernadette Luketich-Sikaras
President



Protect your family with insurance from the Croatian Fraternal Union - The Society That Cares!

412-843-0380



Angels Fund Donation

YES! I (we) want to donate \$ _____ to the Angels Fund to assist charitable and social agencies in the United States, Canada and Croatia, who administer to people with basic essential needs.

Name _____ Lodge _____

Address _____

City _____ State _____ Zip _____

Make checks payable to: Angels Fund
Croatian Fraternal Union

100 Delaney Drive
Pittsburgh, PA 15235

YOUR CONTRIBUTION IS TAX DEDUCTIBLE.

Reuters



OBITUARIES



Stephen Sucic



STAMFORD, CT - Stephen Sucic, son of Jakov and Iva Sucic, passed away on November 20, 2022, at the age of 90, surrounded by his loving family. Stephen, a very proud Croatian, was born on September 27, 1932 in Livno, Bosnia and Herzegovina.

After an education that was cut short to help work for the family, Stephen was later conscripted to join the Yugoslav military. Wanting to escape communism and pursue a better life, Stephen and his closest and most loyal friends secretly fled Yugoslavia by foot on August 15, 1957. The three friends made their way into Italy where they spent two months at a refugee camp, prior to making their journey to Paris, France to reunite with family and friends.

Stephen spent the next 3½ years working in Paris with jobs ranging from construction to factory work, prior to immigrating to the United States in April of 1961.

After a short time in New York City, and with the advice of members from the New York City Croatian Church, Stephen moved to Greenwich, CT to pursue work and a brighter future. Once settled, he brought his three brothers to Greenwich and ultimately met his wife, Inger Johanne Skipnes, a nursing school graduate, 12 years his junior from Opdal, Norway. They were married in October of 1968 and raised their three children in Greenwich.

Stephen ultimately started a construction company, Sucic Bros. Construction, with his brother Marko and was a partner in Sucic Bros. European Cars with his brothers Marko, Mirko and Jozo.

Stephen will always be remembered for his love of life, travel, ability to light up a room, dance moves, keeping everyone's glasses and plates fuller than full, delicious garden goodies, playing Santa Claus at the annual family Christmas celebrations and, most importantly putting his entire family first.

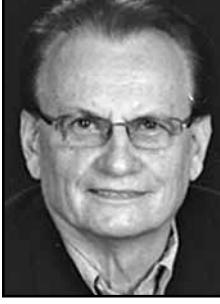
Stephen was predeceased by parents, Jakov and Iva Sucic, and sisters, Elisabeta Saric and Perka Istuk.

He is survived by his beloved wife, Inger Sucic; son, Jan Eric Sucic and his wife, Elizabeth Sucic of Old Greenwich; daughter, Eva Pecorin and husband, Clayton Pecorin of Riverside; daughter Stephanie Sucic of Riverside; brothers, Marko, Mirko and Jozo and four grandchildren, Karoline, Christopher, Emme and Jane.

A funeral service was held on Saturday, November 26, 2022 at St. Catherine of Sienna Church, Riverside, CT. In lieu of flowers, the family requests that you please consider donations to St. Jude Children's Research Hospital www.stjude.org

Eva Sucic Pecorin/Daughter

Stjepan Kucmanic



CLEVELAND, OH - Stjepan Kucmanic, age 79, of North Royalton, Ohio, passed away unexpectedly on December 9, 2022.

Beloved husband of Virginia "Gini" (nee Case). Loving father of Suzana Dachtler (Frank) and Mariana Branch (Jim). Cherished grandfather of Gabriella, Grace and Genevieve Dachtler, Lilijana and Nicholas Branch. Dear brother of the late Ljubica Stajduhar (Josip) and Ivan Kucmanic (Ivana).

He was born in Karlovac, Croatia on November 21, 1943 and immigrated to the

U.S. in 1966.

Stjepan was a talented tool and die maker, retiring from General Motors after 30 years.

Stjepan meticulously cared for his beautiful yard, full of perennials and vegetable plants, sharing with all. He was a generous neighbor helping others in their yards, with odd jobs, repairs and offering sound advice.

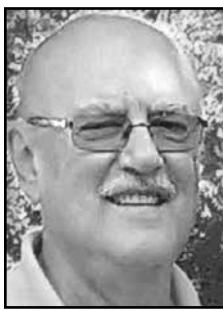
He is fondly remembered for his musical talents, inventiveness, dry sense of humor, hospitality, and fishing prowess. Preparing homemade meals for his family was a great expression of his love. He felt it was important to acknowledge friends and family with a smile and by saying hello making them feel special, no matter how brief the encounter.

His greatest passion was the gift of music that he shared by playing his accordion at home, Croatian events, and private parties. Stjepan inspired his children and grandchildren to love music and encouraged them to play a variety of instruments and supported their participation in theatre, orchestra and the American Zagreb Junior Tamburitzans. As a parent, he volunteered with the Cleveland Junior Tamburitzans.

Stjepan was very active in the American Croatian Retiree Group and CFU Lodge 995. He wished to preserve his Croatian heritage in music for generations to come.

Mariana Kucmanic Branch/Daughter

James J. Murlin Sr.



STEELTON, PA - James J. Murlin, Sr., 75, of Steelton, died Friday, November 4, 2022 in Hershey Medical Center.

He was a graduate of Bishop McDevitt High School Class of 1965, a retired employee of Bethlehem Steel Corp. with 29 years of service, Commonwealth of PA Dept. of Revenue with 20 years of service, and Penn National Race Track.

Jim coached basketball at St. Mary's and later at Bishop Neumann Parochial School. His favorite hobbies were bowling and golfing and he was an avid Notre Dame fan.

He was a member of Prince of Peace Roman Catholic Parish, Steelton, St. Lawrence Lodge 13 Croatian Fraternal Union, St. Mary's Club, and Friendship Fire Co. Club, Bressler.

Jim was the son of the late George N. Murlin, Sr. and Catherine Suhina Murlin and is survived by his loving wife of 50 years, Denise P. Dice Murlin; daughter, Andrea M. Roadcap and husband, Tex, Jr. of Enola; sister, Delores Murlin-Gardner of Steelton; five grandchildren, Jesse, Jacob, Ellie, Madison and Makayla; and one great grandson, Josiah. He was preceded in death by his beloved son, James J. Murlin, Jr.

Mass of Christian Burial was celebrated on Saturday, November 12, 2022 at Prince of Peace-Assumption of the Blessed Virgin Mary Roman Catholic Church, Steelton with Rev. Jonathan P. Sawicki, his Pastor, as Celebrant. Burial took place at Churchville Cemetery, Oberlin. A viewing was held in Wiedeman Funeral Home & Cremation Services, Oberlin. In lieu of flowers, memorial contributions may be made to Children's Miracle Network, 1249 Cocoa Ave., Suite 115, Hershey, PA 17033 www.pennlive.com/obits

The Family of James Murlin Sr.

Berica Sarac



SUDBURY, ON - It is with great sadness that family and members of CFU Lodge 793 announce the passing of a deeply loved mother and grandmother, Berica Sarac, 89, of Sudbury, Ontario, who passed away December 27, 2022 at Guelph General Hospital with her family by her side.

Pre-deceased by her husband Ljubomir ("Joe") Sarac; father Ivan Despot; mother Daniča Despot (nee Blazevic); brother Franjo "Frank" Despot (Anka); brother Stevo "Steve" Despot (Anna); and brother Zvonko Despot (Anna).

She is survived by her children, John Sarac, Mirjana Kos (nee Sarac) (Anthony) and Zvonko Vucic (Annie); along with grandchildren, Michael, Adam, Amanda, Emma, Larisa, Michelle and Kristie; great-grandchildren, Nolan, Natalie and Colton; and many nieces, nephews, cousins and friends in Canada, Austria and Croatia.

Berica immigrated to Canada September 16, 1961 from Mali Jadrč (Gorski Kotor), Croatia and settled in Sudbury, Ontario where she met and married her beloved husband Ljubomir. She was proud of her Croatian heritage and was a devoted Catholic, supporting her community and church Sveti Marko.

Widowed after only 16 years of marriage in 1978, she devoted her life to her children ensuring their needs were taken care of, working countless number of jobs, including spending over two decades working for the Sudbury Public School Board. She loved spending time around her home where she resided for 60 years. She enjoyed her flower and vegetable garden and was an avid baker, where we all enjoyed her famous Povitica (walnut bread). She also enjoyed embroidery and hosting family and friends at her home.

She was a proud member of the Croatian Fraternal Union of America Lodge 793. We are comforted in knowing that she will be joining the rest of her family in heaven.

The family would like to thank the doctors and nursing staff from the Medical Unit (4th Flr. East) at Guelph General Hospital for their care and compassion.

The viewing ceremony was on January 7, 2023 followed by a chapel service at Gilbert MacIntyre & Son Funeral Home-Hart Chapel, Guelph, ON. Burial will be at a later date in Sudbury, Ontario.

In lieu of flowers, memorial donations to The Kidney Foundation of Ontario would be appreciated by the family. Slava joj vječna.

Gojko Markic/President

★ GUIDELINES ★ for Submission of Obituaries ★

The **Zajedničar** understands that the death of a loved one is a difficult time for family members. Obituaries are among the most important items we publish in the **Zajedničar** since we are respectful of all CFU members and are grateful for their contributions to our Fraternal Family.

In light of the increasing number of lengthy obituaries which have been submitted in recent years, we ask all members submitting obituaries to please limit an obituary to two typed pages, double spaced (approximately 250 words). Be sure to include all basic obituary information including the CFU lodge affiliation of the deceased. Please note that eulogies, in most instances, will not be published. A photo may accompany the obituary, provided the photo submitted is of printable quality. Obituaries are published in the order they are received. We request that obituaries be submitted in typewritten copy by mail or by e-mail. We reserve the right to edit information provided in all obituaries in order to maintain the style adopted for the obituary pages.

Thank you for your cooperation! —Editors

PRODUCT PORTFOLIO

WHY CHOOSE CFU?

For more than 120 years, the Croatian Fraternal Union (CFU) has provided solutions for our members' financial needs. From our original offering of basic assistance and mutual aid, to our current portfolio of modern insurance and savings products, the CFU continues to provide financial peace of mind to our members as well as the opportunity to participate in a variety of fraternal programs.

When an insurance or annuity product is purchased from the CFU, an individual becomes a member and has access to numerous benefits and activities on all levels of the Society - local, regional and national. These programs are focused on preserving and promoting Croatian heritage and culture, humanitarian and charitable giving, support of higher education, patriotic and civic undertakings, and other fraternal activities that enable our members to support each other and their communities.

THE CFU ADVANTAGE

- The CFU offers a complete portfolio of quality, affordable programs to meet your financial needs.
- The CFU consistently demonstrates financial stability and responsibility through prudent and experienced management of assets.
- Profits are returned to members through dividends and through access to a full array of fraternal programs.
- Rates are affordable and compare favorably with commercial insurance companies.
- The CFU has no stockholders - It is owned and operated for the benefit of members and their families.
- Members receive courteous and efficient service and are never subjected to administrative loads or fees.
- The CFU is the only Croatian Fraternal Benefit Society in existence in North America and is the largest Croatian organization outside of Croatia.

We invite you to take advantage of all that the CFU has to offer!



Get Your "Z" Electronically

To receive your **Zajedničar** in an electronic version, please go to our website www.cfu.org and fill out the form—Request for Electronic Delivery of **Zajedničar**—which may be found by selecting the Service Center Tab, then eForms. Thank you!

Editors

Cooking Corner

Raspberry Jam Strips

1 c. butter, softened
1/2 c. sugar
1/2 c. brown sugar
1 egg
1 tsp. vanilla extract
2 1/2 c. flour
1 tsp. baking powder
1/2 c. raspberry jam
Glaze
1 c. confectioner's sugar
1/2 tsp. almond extract
2 tsp. water

Mix first five ingredients. Stir in dry ingredients. If dough is soft, cover and refrigerate for 1 hour.

Divide dough into 6 equal parts. Shape each part into strips 8x1 1/2 inch on ungreased cookie sheet. Make slight indentation down center of each strip with handle of wooden spoon. Fill with 1-1/2 tsp. of jam.

Bake until edges are light brown, 10 to 12 minutes in 325° oven. Cool slightly, drizzle with sugar glaze. Cut into 1-inch pieces.

Alex Pazo/Lodge 248

Beef and Veal Goulash

1 lb. lean beef
1 lb. lean veal
3 Tbsp. fat
1 large onion, chopped
1 tsp. salt
1 tsp. paprika
1 cup strained tomatoes
8 small peeled potatoes

Cut meat in cubes and sauté with onion in hot fat; stir often to brown evenly. Add seasonings and tomatoes. Simmer 1 1/2 hours, until meat is tender. Add potatoes after one hour of cooking. Add more strained tomatoes if necessary. Serve hot.

Cooking Corner Archives

Banana Split Cake

Chill 9x13" pan for several hours.
First Layer:
2 c. crushed graham crackers
2/3 c. melted butter or margarine
Mix and press into bottom of pan.
Second Layer:
2 sticks butter, softened
2 eggs
2 c. powdered sugar
1 tsp. vanilla
Beat until firm. Spread over crust.
Third Layer:
3 large bananas sliced, dipped in pineapple juice. Arrange over filling layer to cover completely.

Fourth Layer:
1 - 16 oz. can crushed pineapple, well drained.
(Reserve juice for bananas.)
Fifth Layer:
1 - 16 oz. tub of Cool Whip.
Spread over fourth layer.
Sixth Layer:
Sprinkle with chopped nuts and maraschino cherries.

Refrigerate several hours before serving. Enjoy!

Bunny DiMartile/Lodge 423

Pierogie Casserole

9 lasagna noodles
4 to 5 potatoes
2 c. shredded cheddar cheese
1/2 c. chopped onions
3/4 c. butter
Salt & pepper
Cook noodles, drain.

Cook potatoes, drain and mash adding cheese, salt and pepper to taste. Layer in 11x13 inch pan; noodles, 1/2 potato mixture, noodles, 1/12 potato mixture, noodles.

Sauté onions and butter. Pour on top of last noodle layer. Bake 350° for 25-30 minutes.

Cooking Corner Archives

CFU Lodge 170 January Meetings

MERRILLVILLE, IN - CFU Lodge 170 will hold its January meetings on Sunday, January 22nd in the back hall at the Croatian Center, 8550 Taft Street in Merrillville, IN.

The Annual Meeting will begin at 11:30 a.m. followed by the January Monthly meeting. Please join us for donuts and coffee upon arrival.

Mark your calendar with the following 2023 Sunday meeting dates: February 19; March 19; April 16; May 21; June 18; July 16; August 20; September 17; October 15; November 19; December 17.

Pamela Sutko/Vice President

Lodge 177 Holds Annual Meeting

LOS ANGELES, CA - CFU Lodge 177 will hold its annual meeting on Sunday, January 29, at St. Anthony's Croatian Church, following the 10:30 a.m. mass.

We will be planning the events of the New Year and look forward to sharing ideas for the good of our lodge.

We invite our members to join us as we start this New Year by planning our activities for 2023! Happy New Year!

Marge Konjevod/Lodge 177

Things To Do With 32

CHICAGO, IL - February 4 - Lička Večera dinner at the Croatian Club, 1503 Clement St., Joliet, IL. Dinner served from 5 p.m. to 7 p.m. Music and Dancing at 7:30 p.m. Chicken, sarma, smoked meat, etc., served. To reserve your dinner, please call Sally at 773-320-8124 or the Club at 815-723-8124. Limited number of dinners available. Dinner-Dance \$30, Dance only \$10.

February 10 - Sinovi at Croatian Cultural Club, 1503 Clement, Joliet, IL.

February 12 - Sloboda CFU Lodge 32 meeting at JC Georges, 181 Countryside Plaza, Countryside, IL. Socializing at 9:30 a.m., meeting to follow at 10 a.m.

March 4 - Singing with Mr. Gornick at Region Ale.

March 19 - Tamburitzans in Munster, Indiana.

March 25 - Prijatelji Orchestra Concert.

We hope to see you at some, or all, of these activities.

Karen Brozynski
Fraternal Activities Director

Zumberak Lodge Announces March Meeting

CLEVELAND, OH - Attention All Members of Zumberak Lodge 859: The meeting for February 10th has been postponed.

The next meeting will be held on Friday, March 10, starting at 7 p.m. The location for the meeting is at: Polish Legion of American Veterans, George Washington Post 31, 850 East 200th St., Cleveland, OH 44119. To enter the hall, you must use the backdoor entrance.

We are looking forward to seeing you there.

Linda Russell
Recording Secretary

CFU 2023 Calendar of Coming Events

FEBRUARY

3-5 51st Annual CFU Ski Festival - Seven Springs Mountain Resort, Champion, PA
19 United CFU Four County Lodges' Annual Conference - VFW #191, Canonsburg, PA - 2 p.m. - Hosted by Canonsburg Lodge 567

25-26 Annual Frank M. Jerich Midwest Bowling Classic - Oak Forest Bowling Alley - Oak Forest, IL - Hosted by CFU Lodge 32, Chicago, IL

MARCH

11 Nova Nada CroFest 2023 - Ukrainian Cultural Center - Warren, MI
25 St. George Adult Tamburitzans Velika Fešta Tamburaša - Croatian Home - Cokeburg, PA

APRIL

22-23 Annual St. George's Day weekend celebration - Hosted by the St. George Junior Tamburitzans - Croatian Home - Cokeburg, PA

JULY

7-9 55th CFU Junior Tamburitzza Festival - JW Marriott Indianapolis - Indianapolis, IN
9 Hrvatska Sloboda Lodge 32's Picnic - Croatian Cultural Club - Joliet, IL

SEPTEMBER

25-27 26th CFU National Convention of the Croatian Fraternal Union - Cleveland Marriott Downtown at Key Tower - Cleveland, OH

NOVEMBER

10-12 36th Annual Adult Tamburitzza Festival - Wyndham Grand - Pittsburgh, PA

From the Home Office

Addresses: Current, New and Changes

PITTSBURGH, PA - It is important to keep all addresses up-to-date on all official documents and business. Not doing so will cause delays in business transactions, mailings and notices, death benefit payments, information on life insurance and annuity policies, and the Zajednicar.

For these reasons, the Croatian Fraternal Union is asking all members to make certain their addresses are current with the Home Office. In recent months, much mail has been returned to the Home Office with the message Return to Sender, No Such Address, Forwarding Address Expired, etc. This is true for senior and junior members.

Through the years, many address changes can occur. This can be for children moving to live in college dorms; marriages and setting up housekeeping at a new location; a change in employment resulting in moving the family to another area; retiring to a smaller home; warmer climate, or to an assisted living residence; or just relocating. Whatever your situation may be, please inform lodge officers or the Home Office as to your change of address.

Addresses are also important where beneficiaries are concerned. Thus, when making application for insurance, of an annuity and in naming beneficiaries, list their relationship, social security number, and address. This greatly eases the task of locating beneficiaries when the time comes.

Remember: Keep your address current with the Home Office.

The Need For Keeping Beneficiaries Up To Date

Many of us have forgotten the last time we did anything with our beneficiary designation. Most of us probably designated a beneficiary when we applied for our original insurance. Many people never consider their beneficiary again, even though changes may have occurred in our life conditions. The goal of this article is to remind our policy-holders they may need to update that section of their insurance certificate.

It is important to know how to change the beneficiary designation. There are several points that should be addressed at the time you decide to update your designation and the Home Office staff will be more than willing to provide you with the necessary form required to change the beneficiary status. To obtain beneficiary information on a policy a request in writing is required due to the Privacy Act enacted by Congress on Nov. 13, 2000.

Please keep in mind the importance of reviewing all your insurance needs on a regular basis and if there is a need for additional insurance, the Home Office staff is always available to provide you with the necessary assistance.

Please call us at 412/843-0380.

NEW CD RELEASES



A BIG HIT AT THE 2022 CFU TAMFEST IN LAS VEGAS...

Tamburaški Sastav RAVNICA and Slavonsko Tamburaško Društvo "PAJO KOLARIĆ" each have a limited number of CDs available for purchase for \$15 each (plus add \$3 for shipping and handling). To purchase yours today, contact the CFU Home Office Gift Shop at 412.843.0380 or mail your order request and check payable to "CFU" to: CFU Gift Shop, 100 Delaney Drive, Pittsburgh, PA 15235.



Explore Croatian Cultures on a Summer Adventure Tour

PHOENIX, AZ - Croatian Cultures, Slovenian Alps and Islands of the Adriatic await you, with a tour led by Katie Bolf and Sonja and Steven Schroder from June 21st to July 8th, 2023.

It is our pleasure to invite you to join us for a unique and private tour through Croatia, Slovenia and the Islands of the Adriatic. We will begin our adventure in Zagreb, the capital of Croatia, where we will spend the night near a historic old Palace; stroll along an old cobblestone street to admire historic sites such as the Zagreb Cathedral, King Tomislav Square, St. Mark's Square and Dolac, the largest and most famous open market in Europe. We will stop at St. Theresa's Orphanage to visit with the children and Carmelite Sisters and prior to departure travel North to Keneze Vineyard where we will sample some of the award-winning wines of Croatia.

Aboard our private coach, we will continue our journey to the mesmerizing sites of the Julian Alps in Slovenia, Lake Bled and Mt. Vogel; travel to the Goralski Kotar region for a traditional picnic; walk along the rustic streets of Pula Arena and stroll the seaside promenade in Split.

Manja Lilek, our amazing friend and partner, will surely work her "magic" to find relatives along the way, for anyone who has ties to the region.

The second part of our voyage will have us boarding a new chartered yacht, as we set sail island-hopping along the magical Southern Islands of Croatia. As we cruise along the coast, we will visit island towns with thousands of years of history; stop at ports that pre-date the Roman years and taste many of the local delicacies. Just imagine... relaxing on the sundeck sipping on a glass of your favorite Croatian wine, while our vessel drops anchor in a secluded cove inviting you for a swim in the crystal blue water of the Adriatic Sea.

What makes our tours extra special are the friends and families that join us; sharing laughs, making special memories and forming relationships that will last a lifetime.

Due to limited space on the MS Summer, we will ONLY be taking 36 passengers on this amazing trip. To hold your cabin, please RSVP via email to SonjaSchroder1@gmail or call 602-405-2059.

Sonja Schroder/Lodge 978



Zadar



Karlovac

Summer Tour to Croatia and Italy

MIDLAND, PA - My husband Ambrose and I are excited to host our double bonus Croatia and Italy Cultural Heritage Tour June 14-28, 2023. In addition to visiting major cities, attractions and the Adriatic coast, we will delve into the past by exploring the quaint villages of my grandparents in Croatia and Ambrose's birthplace in Italy and introduce you to our families!

We have provided the link for the tour brochure and information. A \$500 deposit, along with the form to be completed, will secure your place at this time. We already have several reservations before beginning our public advertising which begins now, and reservations are limited. Don't wait too long if you are interested! Insurance is available and highly recommended.

For reservations, or any further information please contact Michael Benz/Professional Travel, Inc. at mbenz@dt.com or 1-800-247-0060 / (440) -734-8800 x4055.

Since we have been to Croatia and Italy several times, we planned this itinerary to be "the best of the best" and promise you a great time! Thank you and hope to see you June 14-28, 2023!

Brochure Link: <https://acrobat.adobe.com/link/review?uri=urn:aaid:scds:US:9461c17f-b2d9-397d-897b-b2f543a8117c>

Terry Rocca/Sec/Treas./Lodge 535

Lodge 75 to Meet

WAUKEGAN, IL - St. Mary's CFU Lodge 75 will hold their next meeting on Sunday, February 12, at 9:30 a.m., at the Croatian Cultural Center located at 3420 Kehm Blvd., Park City, IL.

We hope to see all of your smiling faces in February!

Millie Biedron
Recording Secretary



Croatian Radio Programs

♦ **MCKEESPORT, PA** - The Voice of the CFU sponsored by the United CFU Lodges of Western, Pennsylvania, Saturday at 3 p.m. to 4 p.m. on WEDO 810 AM and 93.3 FM. Bernice Yanzetich - Program Director/Announcer.

♦ **PITTSBURGH, PA** - Croatian Hour, sponsored by the United CFU Lodges of Four Counties, heard every Sunday from 11 a.m. to 12:30 p.m. on WEDO 810 AM and 93.3 FM. Please like and follow our new Facebook page by searching CFU 4 County Lodges of Western PA on Facebook. Ivan Begg - Program Director/Announcer.

♦ **YOUNGSTOWN, OH** - Voice of the CFU Radio Program, sponsored by the Greater Mahoning and Shenango Valley CFU Lodges, every Sunday at 10 a.m. over 600 AM WRQX. Timothy Komara - Program Director/Announcer.

♦ **FAIRBANKS, AK** - All Slavs Considered Radio Program is on KSUA 91.5 FM in Fairbanks, every Wednesday from 4 p.m. to 6 p.m. Kelsey Aho - Program Director/Announcer.

♦ **CLEVELAND, OH** - Sounds of Croatia Radio Program is on WERE 1490 AM every Sunday from Noon to 1 p.m. Zdravko Belanic - Program Director/Announcer.

♦ **TORONTO, ON** - Sounds of Croatia Radio Program, Sundays from 5 p.m. to 7 p.m. on 1540 AM. John Loncaric - Program Director/Announcer.

♦ **MILWAUKEE, WI** - American-Croatian Radio Club, broadcast and streamed on the internet every Saturday from 5 p.m. to 7 p.m. Central Time on WJYI Joy 1340 AM. Program Announcers are Karlo Milling and Sanja Jankovic.

♦ **SEATTLE, WA** - Balkan Radio Program - every Saturday from 2 to 4 p.m. PST on KBCS 91.3 FM and KBCS.FM. Hosts are Vincent and Dominic Jovanovich, members of CFU Lodge 439. Here is the link to the program - <https://www.kbcs.fm/programs/balkana/>

♦ **TORONTO, ON** - Radio Program Hrvatsko Srce, Saturdays from 9 a.m. to 10 a.m. on 530 AM. Vlado Miljan - Program Director/Announcer.

If you know of any other Croatian radio programs, please let us know so they can be added to this list of programs. Send your information to editor@croatianfraternalunion.org

Editors



READY TO START ENJOYING HER RETIREMENT,

CFU Home Office Employee Ann Estok is congratulated by CFU Executive Board Members, National President Edward W. Pazo, National Vice President/Member Services Franjo Bertovic and National Secretary/Treasurer Bernadette M. Luketich-Sikaras. Sister Estok served as the mail clerk at the Home Office and enjoyed participating in CFU social activities.

She was honored for her years of fraternal service at a

celebration during the holiday season.



BERTHA SHANNON quietly announced her retirement after many years of employment as a member of the cleaning service for the CFU Home Office Facility. She will be missed by all at the CFU Home Office but is wished many happy years of relaxation and enjoyment with her family as she begins her well-deserved retirement years. The Members of the CFU Executive Board congratulated her at the CFU Home Office holiday luncheon.



LONGTIME ACTIVE CFU RECRUITER Mary Ann Gajdos of CFU Lodge 320, Duquesne, PA was one of the qualifying 2022 CFU Sales Campaign Winners. Since Mary Ann did not travel to Las Vegas for the official presentation of her recruitment award, the Members of the CFU Executive Board took advantage of

the opportunity to officially congratulate her at the Home Office holiday celebration. A dedicated fraternalist, Mary Ann also serves as a member of the CFU staff as the Home Office receptionist.

The Lenten Season Begins on

February 22, 2023

Do you have any Meatless Lenten Dishes or any Traditional Croatian Easter Recipes enjoyed by your family that you would like to share with our Cooking Corner readers?

We would love to hear from you and publish your special recipes in the **Zajedničar!**

See page 14 for details on how to send your recipes.

EARN HIGH RATES OF INTEREST ON CFU SAVINGS OPPORTUNITIES

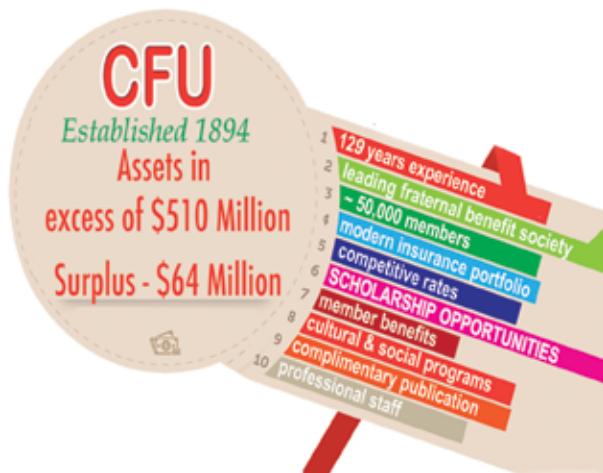


4.00% Nine Year Surrender Charge Contract

3.25% Five Year Surrender Charge Contract

Declared Interest Rates January 1, 2023 through December 31, 2023.

*The guaranteed minimum interest rate is 2.95%.



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Trogir

its age of glory between the 13th and 15th centuries. In 1997, its profuse collection of Romanesque and Renaissance buildings earned it UNESCO World Heritage status," wrote Wanda S. Radetti, President of VisitCroatia.com - Tasteful Croatian Journeys.

"Although today it is often overlooked in favor of cities like Dubrovnik or Split, it is Opatija in the north that is the cradle of tourism in Croatia. Nicknamed "Vienna by the sea" due to its handsome Belle Époque architecture, the Opatija Riviera, a 30-kilometer stretch of land nestled between the wooded slopes of Mount Ucka and the rocky coastline of the Kvarner Gulf, was once the most visited seaside resort of the Austro-Hungarian elite."

By Croatia Week



Most underrated European cities list includes two in Croatia

One of the world's leading travel magazines, Conde Nast Traveler, has published a list of the most underrated European cities, according to seasoned travelers.

"We tapped our network of travel specialists and European-based writers to pull together this list of the most underrated European cities," Conde Nast Traveler said.

The list of 22 included two

places in Croatia - Trogir and Opatija.

"Located on a tiny island, Trogir's Old Town is bursting with charm. Its narrow, ancient streets form a labyrinth lined with medieval town houses. The lively seafront promenade, lined with cafes and restaurants, is abuzz with activity on a summer day. The town also boasts many beautiful and well-preserved buildings from



Farewell to Croatian kuna, national currency officially out of circulation from today

ZAGREB – Saturday, 14 January 2023, was the last day to spend the remaining kuna banknotes and coins.

Croatia entered the eurozone on 1 January adopting the euro as legal tender, but paying both in the euro and the kuna was possible in the first 14 days of 2023 to ensure a smooth changeover.

The authorities allowed the dual circulation of the kuna and the euro to facilitate the exchange of remaining kuna banknotes and coins for the euro. The dual circulation period expires at midnight on 14 January.

In the past fortnight retailers and service providers were advised to return change in euro even if customers paid in kuna. The exchange rate was fixed at 7.53450 kuna for 1 euro.

Croatian Postal Bank (HP) and the Financial Agency (FINA) allow citizens to exchange cash in kuna for cash in euros from 1 January 2023 to 31 December 2023 at the fixed exchange rate.

During this period, exchange will be free of charge, and a maximum of 100 kuna banknotes and 100 coins can be exchanged per transaction, the Croatian National Bank (HNB) has stated.

The HNB will start exchanging kuna cash for euro cash at the fixed conversion rate free of charge as of 1 January 2024. Coins can be exchanged until 31 December 2025, whereas kuna banknotes can be exchanged without any time limit.

Dual display of prices throughout 2023

To facilitate adaptation to prices expressed in the new currency, the dual display of prices, which started in early September 2022, will remain in force throughout 2023.

Fees reintroduced for taking out cash from banks whose client you are not

Some 4,000 ATMs should be adjusted and operational by 15 January and fees will be reinstated for taking out cash from the ATMs of other banks on 16 January. The fees were suspended for the first two weeks.

The Croatian Banking Association (HUB), which brings together 19 leading Croatian banks, confirmed its members' successful euro changeover earlier this month.

Croatia has one of most stable deposit insurance systems in EU.

HUB said that in line with a Croatian National Bank (HNB) decision, in the period until 1 April, ATMs will issue mostly €10 and €20 banknotes to provide citizens with smaller denominations in the initial stage of the use of the new currency. In addition, ATMs that are technically adapted will also issue €50 banknotes provided that amounts requested are above €150.

As of 1 April, ATMs will gradually start issuing banknotes of other denominations as well, depending on banks' estimates and business policy, HUB said.

By Croatia Week

Anniversary of international recognition of Croatia marked today

ZAGREB – 31 years ago today, on 15 January 1992, 12 countries making up the European Community – France, Germany, Italy, Belgium, Netherlands, Luxembourg, Great Britain, Denmark, Ireland, Greece, Spain, Portugal – finally recognised Croatia as an independent state.



Croatia was also recognised on this day by Austria, Canada, Bulgaria, Hungary, Poland, Malta, Norway, and Switzerland. By the end of January 1992, Croatia was recognised by 44 countries.

Therefore, 15 January is celebrated in Croatia as the Day of International Recognition.

"Today, 15 January 1992, will be engraved in golden letters in the 14-century history of the Croatian people in this area, for us the holy ground between the Mura, Drava, the Danube and the Adriatic Sea. Having declared its independence and sovereignty, and breaking state-legal ties with the former Yugoslav Federation, the Republic of Croatia has achieved international recognition of its independence," Croatian President at the time Franjo Tuđman said to the nation during a television address.

Croatia had earlier, on 25 June 1991, declared independence after resounding vote at a referendum on the nation's independence on May 19, 1991, where 93.24% voted in favour.

Iceland will always be remembered as the first internationally recognised nation to recognise Croatia (19 December 1991), whilst Slovenia was the first country to recognise Croatia (one day after Croatia declared independence).



Read the **ZAJEDNIČAR** for the latest on Croatian banquets, picnics, barbecues, lodge meetings, concerts and sporting events going on in your area.

By Croatia Week