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12 DAYS OF CHRISTMAS

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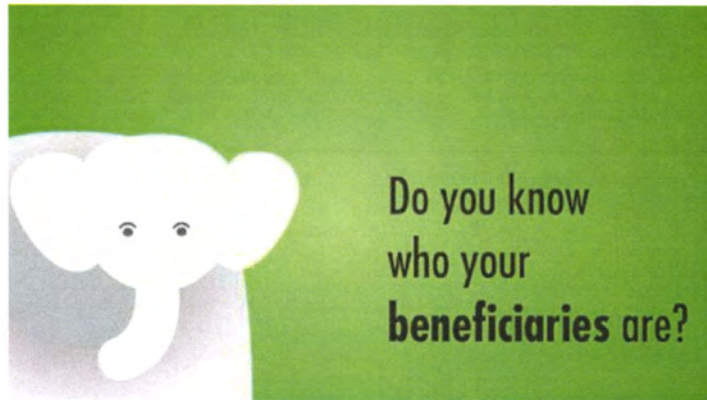
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If beneficiary on file is deceased at the time of death of the insured, the death claim is paid to "The Estate of ..."

A blue background with a white snowflake border. The text reads: "PayPal is available on our website to pay:" followed by a bulleted list: "Add to your Annuity", "Loans", "Premiums", and "Society Dues".

- Add to your Annuity
 - Loans
 - Premiums
 - Society Dues

THERE IS HOPE

On Christmas Eve this year, Pope Francis will open the Holy Door of St. Peter's Basilica and thus officially begin the Jubilee Year *Pilgrims of Hope*. The document outlining the year is entitled *Spes non Confundit* — **Hope does not disappoint**. Announcing the Jubilee Year, he said "may hope fill our days".

Of the three theological virtues (faith, hope, and charity), the Catechism of the Catholic Church (CCC) says: "Hope is the theological virtue by which we desire the kingdom of heaven and eternal life as our happiness, placing our trust in Christ's promises and relying not on our own strength, but on the help of the grace of the Holy Spirit" (#1817).

"The virtue of hope responds to the aspiration to happiness . . . it takes up the hopes that inspire our activities and purifies them so as to order them to the Kingdom of heaven; it keeps us from discouragement; it sustains us during times of abandonment; it opens up our hearts in expectation of eternal beatitude. Buoyed up by hope, we are preserved from selfishness and led to the happiness that flows from charity" (#1818).

What a beautiful gift the church is giving us this Christmas and the year to follow. As we continue our pilgrim journey on this earth, we are assured that hope will not disappoint.

May God bless you and yours this Christmas and in the New Year, a year of hope!

– Fr. Joseph H. Callahan

TO ALL OUR MEMBERS



FROM THE EXECUTIVE COMMITTEE OF THE CZECH CATHOLIC UNION/CCU LIFE

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

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

Life Insurance...
a gift that keeps giving.

12 DAYS OF CHRISTMAS MEANINGS

Partridge in a pear tree – Jesus Christ

Two turtledoves – Old and New Testaments

Three French hens – Faith, Hope and Love

Four calling birds – Four Gospels - Matthew, Mark, Luke and John

Five golden rings – First five books of the Old Testament

Six geese a laying – Six days in creation

Seven swans a swimming – Seven gifts of the Holy Spirit – prophecy, ministry, teaching, exhortation, giving, leading and compassion

Eight maids a milking – Eight who were blessed – the poor in spirit, those who mourn, the meek, those who hunger and thirst for righteousness, the merciful, the pure in heart, the peacemakers, and those persecuted for righteousness' sake

Nine ladies dancing – Fruits of the Spirit – love, joy, peace, patience, kindness, generosity, faithfulness, gentleness and self-control

Ten lords a leaping – Ten Commandments

Eleven pipers piping – Eleven apostles, not including Judas

Twelve drummers drumming – Twelve points of the Apostles' Creed

12 DAYS OF CHRISTMAS IN CZECH

Dvanact bubnujicich bubeniku – Twelve drummers drumming

Jedenact hrajcich sumaru – Eleven pipers piping

Deset skakajicich panu – Ten lords a leaping

Devet tancujicich dam – Nine ladies dancing

Osm dojcich devecek – Eight maids a milking

Sedm plovoucich labuti – Seven swans a swimming

Sest hus sedicich na vejcich – Six geese a laying

Pet zlatych prstenu – Five golden rings

Ctyri volajici ptaci – Four calling birds

Tri francouzske slepice – Three French hens

Dva hrdlicky – Two turtle doves

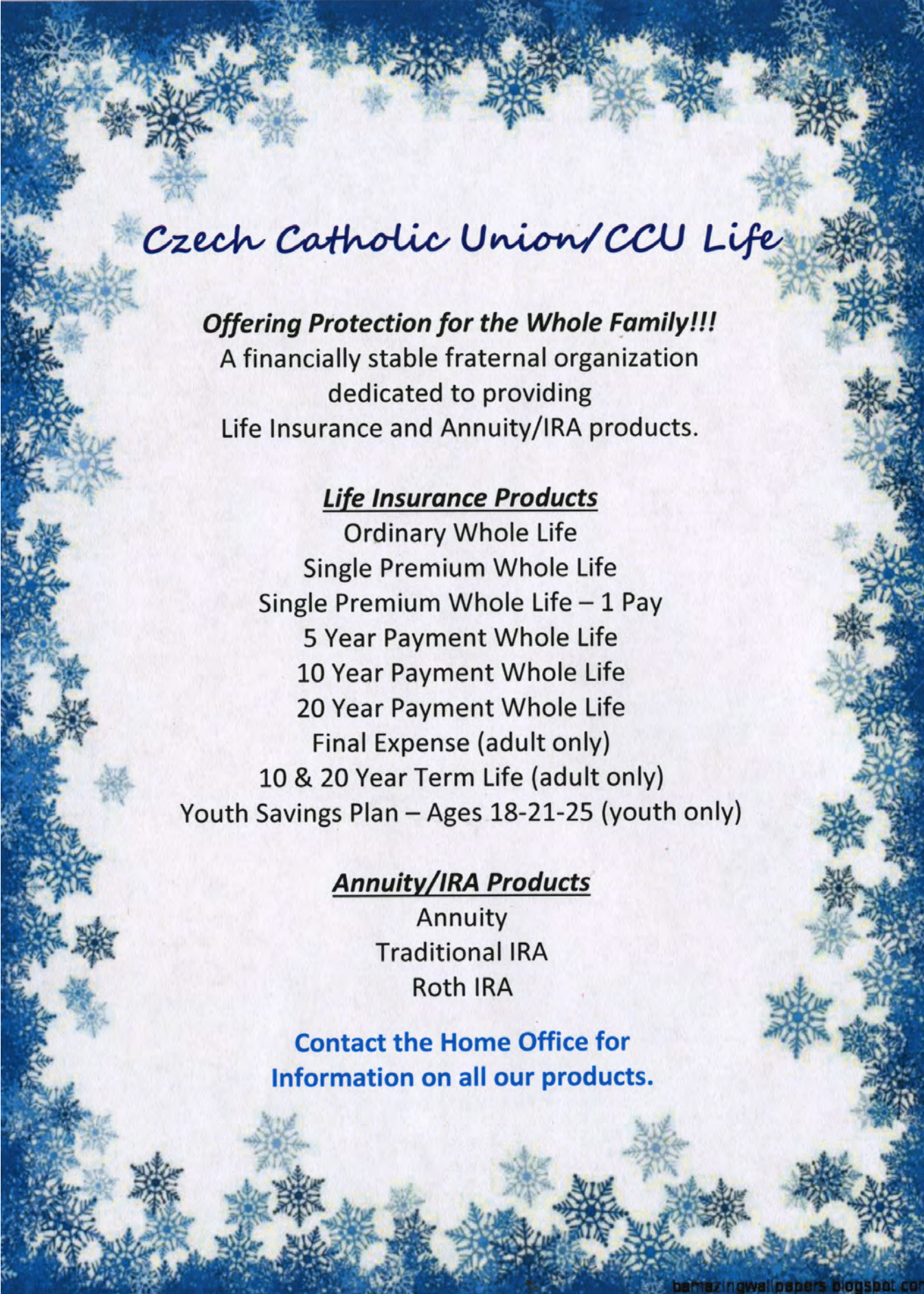
Koroptev na hrusce – Partridge in a pear tree

CZECH TO ENGLISH

Snih	Snow
Snehova vlocka	Snowflake
Snehulak	Snowman
Sane	Sled
Venec	Wreath
Jmeli	Mistletoe
Cesmina	Holly
Darek	Present
Puncocha	Stocking



Christmas Tree in Prague
Old Time Square



Czech Catholic Union/CCU Life

Offering Protection for the Whole Family!!!

A financially stable fraternal organization
dedicated to providing
Life Insurance and Annuity/IRA products.

Life Insurance Products

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

Annuity/IRA Products

Annuity
Traditional IRA
Roth IRA

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

Holiday Humor — Slovak Style

Twas the night before Vanoce
And all through the house
The Slovaks all gathered
To eat sauerkraut.
The kolach was nestled
All snug in its dish
While bobalky were cooking
And so was some fish.

Women in their babuskas
And men in their caps
Had all settled down
With food in their laps.
When out on the lawn
There arose such a clatter
We all left our meal
To see what was the matter.

Away to the window
Cetka flew like a flash
Screaming, "Lock all the doors
And hide all the cash."
And what to our wondering eyes
Should appear
But a Bagac-shaped sleigh
and eight reindeer.

With a little old Slovak
So lively and quick
We knew in a moment
It was Janosik.

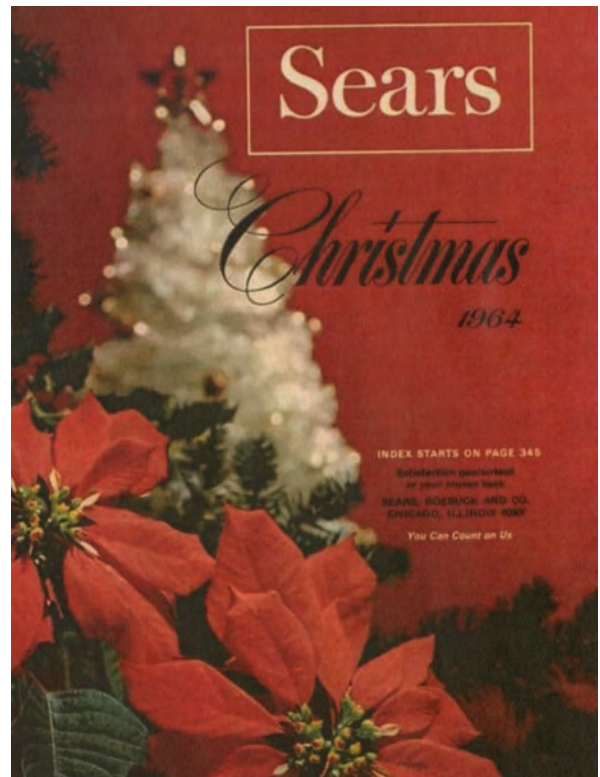
More rapid than Novenas
His reindeer all came
As he shouted, "On Stefan,"
And each reindeer's name.

"On Stefan, on Boris,
On Janos and Olga
On Josko, on Cyril
On Sandor and Volga
Then out to the smoke house
The reindeer all flew
With a sleigh full of kolbas
and Janosik, too.

Down the smoke vent he came
With a leap and a bound
Dancing a Csardas
And twirling around.
He did a short Polka
Then went to his work.
And gave us oplatky
Then turned with a jerk.

We gave him kapusta
And Tzedo's old clothes
Then we sang Ticha Noc
And up the smoke vent he
rose. But we heard him
exclaim as we took off
our coats, Vesele Vanoce
To All and to all Dobru Noc!

FLASHBACK



GEOGRAPHY FACT



THREE U.S. TOWNS NAMED AFTER FATHER CHRISTMAS

Santa Claus, Indiana
Santa Claus, Georgia
Santa Claus, Arizona

This last destination is long abandoned, making it a ghost town.

CZECH CATHOLIC UNION/ CCU LIFE HOME OFFICE



Christmas — Wednesday, December 25th

Thursday, December 26th

New Year's — Wednesday, January 1st

Thursday, January 2nd

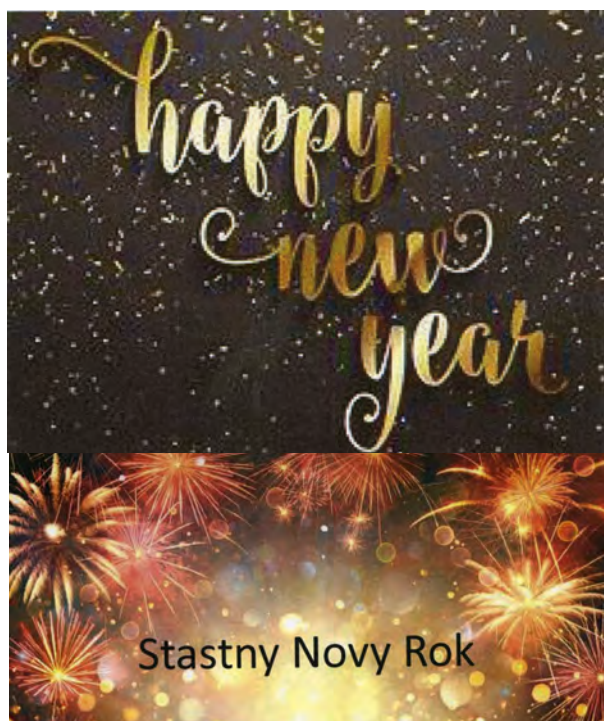
2024 Year End Cut Off Date For... Annuity Distributions, Cash Surrenders And Death Claims

For the Home Office to process all distributions, surrenders and claims prior to December 31st, we must have all paperwork in the office by December 20th. Anything received after the 20th of December, will be paid in early January.

VFW 1899-2024



The VFW traces its roots back to the Spanish-American War when the battle wounded returned home to no health care, benefits and little support. A group of 13 veterans gathered in a small tailor shop in Columbus, Ohio, to discuss how they could assist fellow veterans and dependents of their fallen brothers-in-arms. This group was not alone. Several small unaffiliated organizations were taking shape in areas across the United States with a common goal of advocating for veterans' needs. In 1899, two key groups were established: the American Veterans of Foreign Service and the National Society of the Army of the Philippines. These soon merged to become the VFW. Its mission: To foster camaraderie among United States veterans of overseas conflicts; to serve our veterans, the military and our communities; to advocate on behalf of all veterans. Its purpose: fraternal, patriotic, historical, charitable, educational. The VFW has million members.



BRIEF HISTORY OF NEW YEARS

"Happy New Year!" That greeting will be said and heard for at least the first couple of weeks as a new year gets under way. But the day celebrated as New Year's Day in modern America was not always January 1.



"Hurry! Our New Year's resolutions start in ten minutes."

ANCIENT NEW YEAR'S

The celebration of the new year is the oldest of all holidays. It was first observed in ancient Babylon about 4000 years ago. In the years around 2000 BC, the Babylonian New Year began with the first New Moon (actually the first visible crescent) after the Vernal Equinox (first day of spring).

The beginning of spring is a logical time to start a new year. After all, it is the season of rebirth, of planting new crops, and of blossoming. January 1, on the other hand, has no astronomical nor agricultural significance. It is purely arbitrary.

The Romans continued to observe new year in late March, but their calendar was continually tampered with by various emperors so that the calendar soon became out of synchronization with the sun.

In order to set the calendar right, the Roman senate, in 153 BC, declared January 1 to be the beginning of the new year. But tampering continued until Julius Caesar, in 46 BC, established what has come to be known as the Julian calendar. It again established January 1 as the new year. But in order to synchronize the calendar with the sun, Caesar had to let the previous year drag on for 445 days.



ST. ZDISLAVA

Born around 1220 in Krizanov, Moravia, St. Zdislava was of Czech/Bohemian aristocracy. She was the wife of the knight Havel from Lemberk. A devoted wife and mother, she cared for the poor and those who had lost their homes. Being very knowledgeable in the alternative medicine field (a healer), she founded a hospital (or equivalent for that era) in Jablonec nad Nisou, a city in the Liberec Region of the Czech Republic, about 62 miles northeast of Prague. St. Zdislava died in 1252 in Lemberk Castle, Bohemia.

LEMBERK CASTLE



St. Zdislava Feast Day January 4

LENNON WALL (JOHNA LENNONA)

Located at Velkoprevorske namesti (Grand Priory Swuare), Mala Strana in Prague, Czech Republic, this wall had been decorated by love poems and short messages against the regime since the 1960s. It received its first decoration connected to John Lennon (a symbol of freedom, western culture, and political struggle) following the 1980 assassination of John Lennon, when an unknown artist painted a single image of the singer-songwriter and some lyrics.

The wall continuously undergoes change and the original portrait of John Lennon is long lost under layers of new paint. Today, the wall represents a symbol of global ideals such as love and peace.





October 21, 1995: Slovak Republic President Michal Kováč, U.S. President Bill Clinton, and Czech Republic President Václav Havel.



PETER PELLEGRINI
President,
Slovak Republic

KIM REYNOLDS
Governor,
State of Iowa

PETR PAVEL
President,
Czech Republic

A Joyous Day when NCSML Hosted the

Reprise of the Presidents Friday, September 27, 2024

The National Czech & Slovak Museum & Library welcomed President Petr Pavel of the Czech Republic and President Peter Pellegrini of the Slovak Republic to Cedar Rapids, Iowa, during the unveiling and dedication of the NCSML Buresh Immigration Clocktower. As part of a year-long celebration of NCSML's 50th Anniversary, both presidents made addresses during the unveiling, and were joined in the ceremony by Iowa Governor Kim Reynolds and numerous Czech, Slovak, and U.S. dignitaries. The clocktower now includes an astronomical clock, or orloj, modeled after the famous Prague Orloj dating back to the 15th century. Twelve figurines, created by Slovakian artist Andrej Haršány, awaken every hour to the music of Czech composers Antonín Dvořák and Bedřich Smetana. The figurines represent the stories of immigrants who came to the United States from Czech, Slovak, Moravian, and other lands.

A packed two days also included the dedication of the Jankola Collection as a landmark addition to NCSML's Skala Bartizal Library. Also joining the events was a delegation of more than 20 members of the Czech business community, including leadership from the Czech Chamber of Commerce. This delegation was led by the Ambassador of the Czech Republic, His Excellency Miloslav Stašek. The Ambassador of Slovakia, His Excellency Radovan Javorcik, was also present throughout the celebrations.

NCSML is truly grateful for the continued support for this project from our patrons, locally and throughout the world. We invite you to make our beautiful museum and library, and now the fascinating Buresh Immigration Clock Tower, a destination to visit in the near future!



NCSML TV
NCSML is committed to sharing events worldwide! Subscribe to our new streaming service at NCSMLTV.COM.



GENEROSITY

A male kroj from the region of Banská, Bystrica, was presented to NCSML by President Pellegrini.



SOLIDARITY

Presidents Pellegrini and Pavel, together, set the new orloj in motion.



CELEBRATION

NCSML President & CEO Dr. Cecilia Rokusek greets an enthusiastic crowd.



ANTICIPATION

A delegation of color and pageantry awaits to greet the Slovak president at the Eastern Iowa Airport.

50th NATIONAL CZECH & SLOVAK MUSEUM & LIBRARY ANNIVERSARY 1974 ↔ 2024

ADDRESS 1400 Inspiration Place SW, Cedar Rapids, IA 52404

HOURS Mon-Sat, 9:30 am- 4 pm; Sun, Noon- 4 pm

PARKING OPTIONS Parking garage entrance is located on 15th Ave. Free to use and ADA accessible. Outdoor parking: Next to the museum on 15th Ave. and across the street in Czech Village.

FULLY ADA ACCESSIBLE For assistance, contact Visitors Services Coordinators at 319-362-8500 or info@NCSML.org before visit. A Smithsonian Affiliate since 2019

SCAN for latest info on all programs, events, and event registration.




TRADITION

Queen Trinity Pesko of Wisconsin offers the traditional bread and salt – the Slavic custom that symbolizes hospitality, friendship, and the sharing of life's difficulties





CCU College Grant (Due January 15, 2025)

**To complete the CCU Collge Grant online,
go to our website to download the form.**

**The Ohio Fraternal Alliance Scholarship is available to
our 2025 High School Graduates.**

Contact the Home Office for information.

Deadline is April 1, 2025.

CZECH CATHOLIC UNION/CCU LIFE COLLEGE GRANT

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

To be eligible for this Grant, applicant

- Must be a member in good standing of the Czech Catholic Union/CCU Life for three years
- Must be between the ages of 18 - 25
- Must have one of the following permanent plans: 5, 10, 20 Year Payment Plan – Single Premium Whole Life – Youth Savings Plan - with a minimum of **\$5,000.00** of insurance
- Must forward an official transcript from Fall 2024
- Must have at least a 2.5 GPA
- Must be working towards an undergraduate degree

Please complete application below and submit along with the transcript to the Czech Catholic Union/CCU Life Home Office no later than **January 15, 2025**.

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

NO LATE APPLICATIONS ACCEPTED.

Student Information

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

College/University Information

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

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

CHOCOTOPIA MUSEUM OF CHOCOLATE



Located right in Prague, this is a Czech-Belgian family-owned company for over two decades. They produce and deliver chocolate to customers in the Czech Republic, Belgium and other European countries.

Chocotopia also co-owns a plantation in Mexico.



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SCAM ALERT

Just like when you're surfing the web on your PC or laptop, you should never click on links that you are unsure of their authenticity. Your phone is no different. There are many texts that include a link and too many people are clicking any and all links and going to a site which can do a great deal of harm.

The new name for this type of trap is called 'smishing'. Very, very similar to phishing as you may already



know as we discussed in these articles in the past. Most recently, around the entire country, text messages are being sent to millions that look like legitimate texts from Apple. They usually suggest that you need to urgently log in to solve a made-up problem. The link will really send you to a fake Apple iCloud site which then steals details such as passwords, phone numbers and answers to security questions that you provide! Once that happens, the attackers may be able to use this information to get full access to other accounts associated by you.

Apple has stated that smishing attacks can use sophisticated and psychological tactics that will persuade people to hand over other personal information such as sign-in credentials, security codes, and even financial information.

Of course this doesn't always work, but remember you have to be right 100% of the time and the scammers have to be right, or lucky, just once.

So, by not clicking links that you're unsure of while you're on your laptop, use this same caution while on the iPhone and don't simply click on the link because you're told to do so.

Written by Allen Perk of XLN SYSTEMS.

ROSE PARADE



2024 Parade

Members of Pasadena's Valley Hunt Club first staged the parade in 1890. Since then, the parade has been held in Pasadena every New Year's Day, except when January 1 falls on a Sunday. In that case, the parade is held on the next day, Monday, January 2. In the founding years, the horse-drawn carriages were covered with flowers, followed by foot races, polo matches and a game of tug-of-war. With all the flowers used, the name "Tournament of Roses" was suggested. Over the next few years, the parade added marching bands and motorized floats.

The 2024 Rose Parade featured 39 floats, 21 marching bands and 16 equestrian units.

CLEVELAND, OHIO

Submitted by proud grandpa, Richard Prospal, from St. Joseph Society # 156



Alexander Prospal, son of Pamela Prospal (both lifetime members of CCU) and grandson of Richard and Karen Prospal graduated from Campus International School with a 4.591 GPA. He was Valedictorian of his class. Alex also attended Cleveland State University taking classes in Calculus and Economics achieving 24 college credits 18 of which were transferable. He was awarded a full scholarship from Case Western Reserve University in Cleveland and a Governor's Merit Scholarship. Alex will be majoring in Computer Science and Mathematics.

Angelina Prospal, daughter of Kevin Prospal (both lifetime members of CCU) and granddaughter of Richard and Karen Prospal graduated Magna Cum Laude from the University of Arizona. Her GPA was a healthy 3.78 carrying a 20+ credit hour schedule every semester in order to graduate in three years. Her major was Psychology. She is currently working as an Integrated Behavioral Health Technician. Angelina plans on enrolling in Graduate Studies at Chapman University in Orange, California for the Winter semester.



CLEVELAND, OHIO

St. Joseph Society #156 meetings for 2025:

Sunday, January 12, 2025

Regular meeting with installation of officers beginning at 1:00 PM. Luncheon of kielbasa and sauerkraut. Reservations required. Call Jane at 216-341-0444 by January 3rd.

Sunday, March 16, 2025

Annual Communion Brunch. Celebration of Mass at Our Lady of Lourdes at 10:00 AM followed by light brunch and beverages at CCU Home Office (across the street from the Church). Reservations required. Call Jane at 216-341-0444 by March 3rd. Fifty-year members will be honored.

PLEASE DO NOT PARK IN CHURCH PARKING LOT.

CLEVELAND, OHIO

On Sunday, October 27, 2024, the “Sokol Run/Walk” took place at the Czech Cultural Garden. This event celebrates the foundation of Czechoslovakia with a wreath being placed at the statue of T.G. Masaryk, founder and first president of Czechoslovakia (now the Czech Republic).

Our president, Theresa Aveni, was in attendance.



CLEVELAND, OHIO

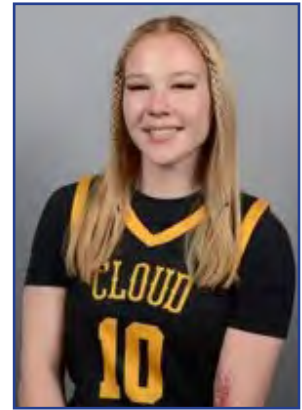
On Thursday, August 22, 2024, our president, Theresa Aveni, and our secretary, Jane Milczewski, were invited by PNC Bank to attend a Browns Locker Room Tour and Q&A with the great Jim Donovan, held at Cleveland Browns Stadium. Since then, the stadium has been renamed to Huntington Bank Field. Unfortunately, Jim Donovan had to back out due to illness. In his absence was Andy Baskin, an American award-winning sports journalist and reporter. Also at the event was Hanford Dixon, Browns cornerback from 1981-1989. Theresa and Jane were able to go onto the sidelines of the field. With the way the Browns are playing maybe Theresa and Jane should join the team. Ha, ha!!!

EDITOR'S NOTE: Jim Donovan, Cleveland legendary, sportscaster and the radio voice of the Cleveland Browns for the past 25 years, passed away October 26, 2024

Sent in from proud grandma

This is my granddaughter, Kiley Smich. She is a sophomore at Cloud County Community College (in Kansas). Kiley, stands 5'8" and plays guard on the women's basketball team. Her major in college is Science. Kiley's hometown is Denver, Colorado. She is the daughter of Raymond Smich, niece of Richard Smich, sister of Gavin Smich and granddaughter of Sharon Smich, all members of St. Joseph Society #156.

Just sharing some news!
Thanks! – Sharon



CLEVELAND, OHIO



The Czech Catholic Union/CCU Life participated in the Holiday Fair held at the Bohemian National Hall on Saturday, November 9, 2024. Two baskets were raffled off with monies collected donated to the food pantries at two of the local churches, Our Lady of Lourdes and St. John Nepomucene. Congratulations to our two winners: Tim Mindzora and Diane Eberhardt!!!

MEMBERS



DON'T BE SHY SEND US YOUR NEWS

We want to hear all about your experiences, milestones and triumphs. If you want us to write your news, just contact the Home Office.



WHERE DID "JIMINY CHRISTMAS" COME FROM?

"Jimmy Christmas" or Jiminy Christmas" is a direct reference to Jesus Christ, dating back to 1664, when it was first recorded as "Gemini" a twist on the Latin phrase Jesu domini. The name of the Walt Disney character Jiminy Cricket was probably based on this phrase!

CZECH TO ENGLISH

NAŠE SÍŇ

Viděli jste ji, tu naši síň?
Zajisté že ano, to já vím.
Jak vypadá — tak bídná, chudičká,
na rozpadnutí je, tak maličká.

Ty rozedrané stěny, okenice . . .
Jak je strop, tak jsou i stranice.
Na jevišti prolomená podlaha,
kulisy, židle, jsou potlučená.

A kamnům přetlučené nohy již
myslím, že konec naší síně blíž.
Věru, již mnoho viděl ten náš hall:
Divadla, tance, schůze, basketball.

Však neopustíme tu naši síň,
alespoň ne každý — to já vím.

Pojďte sem, dětičky, dejte své centíčky,
od dorostu čekáme víc —
Od bratra, sestřičky, tatíčka, mamičky,
či snad by někdo nedal nic?

Až jednou si tu síň znovu spravíme,
pak se v ní všichni sejdeme,
pak zazpíváme, zatancujem si:
At' žije zde život společenský!

OUR HALL

Have you seen it, our hall?
Surely you have, this I know.
How it looks—so miserable, poor,
it's about to fall apart, so tiny.

Those ragged walls, the little windows...
As the ceiling is, so are the sides.
On the stage the floor is broken,
the scenery and chairs are battered.

And the legs of the stoves are already broken,
I think that the end of our hall is near.
I believe our hall has already seen a lot:
Theatricals, dances, meetings, basketball.

But we will not abandon our hall,
At least not everyone—this I know.

Come here, children, give your pennies,
from the teens we expect more—
From brother, sister, dad, mom,
Or would you perhaps not give anything?

When one day we repair this hall once more, then we
will all meet together in it,
then we will sing and dance:
Long live the social life here!

MELNIK TOWN HALL

Melnik is located about 16 miles north of Prague along the Elbe and Vltava Rivers.



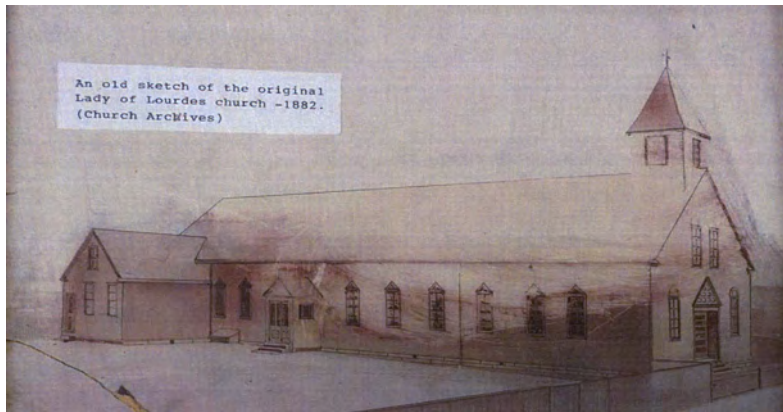
SPINDLERUV MLYN



This is a town in Trutnov District in the Hradec Kralove Region of the Czech Republic. Located about 59 miles east of Prague, the town lies in the Giant Mountains at the Elbe River. The name, Spindleruv Mlyn, literally means Spindler's Mill, receiving its name after a mill belonging to the Spindler family. The area was originally covered by forests, but after much clearing, hiking trails were built. The town became a winter tourist resort. Spindleruv Mlyn is one of the most visited ski resorts in the Czech Republic. There are 11 snow-covered downhill runs and 53 miles of cross-country trails.

Wildwater canoeing is common on the Elbe River. One of the most demanding natural tracks in Central Europe and the hardest in the Czech Republic is located in Spindleruv Mlyn.

OUR LADY OF LOURDES FEST DAY – FEBRUARY 11



Privacy Commitment to Our Members

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

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

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

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

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

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



The Bohemia Historical Society, Bohemia, NY — “On behalf of the Bohemia Historical Society and myself we want to thank you for the check that you sent us on behalf of your member and his thoughtful act of putting our Society as a beneficiary in his life insurance policy. His generous contribution will be used wisely and we will always have him in our prayers. Thank you again for this unexpected gift.”

Sincerely, Frank Perry, President

Czech Cultural Garden, Cleveland, OH — “Thank you for your donation to the Czech Cultural Garden in 2024. The Garden, on East Blvd, just south of St. Clair, is one among 34+ nationality gardens in the Cleveland Cultural Gardens. It is a storefront window on the Czech culture and heritage, often visited by groups and schools. In 2024 the Czech Garden participated in the annual One World Day celebration last August. Hundreds of families visited the Garden. Although many shrubs are permanent, annual flower beds are planted, fertilizer and weed killer are purchased, batteries for electric trimmer need to get replaced and annual membership to the Cultural Garden Federation is paid. Your contribution goes long way toward these expenses.”

For the Czech Cultural Garden, Paul Burik

Brian Kennedy, Society #18, Berwyn, IL — “Dear Jane, I just received my Fall issue of the Posel. Thank you for the incredible full-page tribute to Mom. My siblings and the rest of the family were ‘wowed’ by it and truly grateful. The tribute you and the team shared brought joy to our hearts in a very difficult year.”

With gratitude, Brian

Our Lady of Lourdes Parish, Cleveland, OH — “Many, many thanks for the generous annual donation. We will be sure that it is used for the needs of the parish. Thank you also for the donation for our International Festival. Lastly, thank you for the donation toward our new boiler. Your ongoing and generous support is greatly appreciated.”

Sincerely, Rev. Joseph H. Callahan

Sokol Greater Cleveland, Cleveland, OH — “The Board of Directors and membership of Sokol Greater Cleveland would like to thank you for your gift for the Vcelky Donation; Rossum (robot) Play. Thank you for your support and we hope that you find tremendous satisfaction in knowing that your gift will go a long way in ensuring that the Sokol spirit will be alive and well for generations to come.”

Nazdar! Board of Directors, Sokol Greater Cleveland

Annual Donation Thank You's :

- Alzheimer’s Association – Cleveland Area
- American Cancer Society – Cleveland Area
- American Heart Association – Cleveland Area
- American Red Cross – Cleveland Area
- Benedictine High School – Cleveland, OH
- Boys & Girls Clubs – Northeast Ohio
- Boys Town – Boys Town, NE
- City Mission – Cleveland, OH
- Covenant House – New York, NY
- Czechoslovak Genealogical Society International – St. Paul, MN
- Greater Cleveland Foodbank – Cleveland, OH
- Guide Dogs for the Blind – San Rafael, CA
- National 9/11 Memorial & Museum – New York, NY
- Notre Dame Schools – Chardon, OH
- Ronald McDonald House Charities – Northeast Ohio
- Special Olympics – Washington DC
- St. Andrew Svorad Abbey – Cleveland, OH
- St. John Nepomuk Parish – St. Louis, MO
- T. G. Masaryk Czech School – Cicero, IL
- Velehrad California Czech Catholic Mission, Inc. – Placentia, CA
- VFW – Kansas City, MO



CARAWAY BREAD

1/2 c. butter
 1 1/2 c. sugar
 2 eggs, well beaten
 2 T. caraway seed
 1 1/2 t. vanilla
 3 1/3 c. sifted flour
 1 t. salt
 4 t. baking powder
 1 1/2 c. milk

Cream butter. Add sugar, eggs, caraway seed and vanilla. Beat well. Sift together the flour, salt and baking powder. Add alternately with the milk. Pour into greased 8"x16" tin. Sprinkle top with 2 T. sugar. Bake in 375 degrees oven for 35-40 minutes.

GOOSE GIBLETS OR CHICKEN GIZZARDS

Clean giblets or gizzards. Cook well in small amount of water. Add a stalk of celery, cut in small pieces, a sliced carrot, 1/2 head of cauliflower and a minced onion. Brown 1 T. flour in 2 T. butter. Add to the mixture. Add enough broth to make a smooth paste. Add dash of mace and parsley. Eat with rice or small dumplings.

HRONEK LAW



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 Brecksville Resident

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

WHITE BEAN SOUP BILA FAZOLOVA POLEVKA

16 oz. dry white beans
 6 T. butter
 2 onions, diced
 1 T. flour
 1 clove garlic, crushed
 4 c. vegetable or chicken stock, hot
 1/4 t. dried marjoram
 1 sprig fresh thyme
 salt & pepper to taste
 1/2 c. sour cream
 Optional: 3 sausages, sliced or
 4 slices of bacon, diced

Soak beans in cold water for 12 hours. Drain beans. Place in pressure cooker with enough boiling water to cover. Attach lid. Once pressure is up, reduce heat to medium. Cook for 30 minutes. Melt butter in large pan. Fry onions over medium-low heat for 5 minutes. Sprinkle flour over and stir. Add garlic. Continue to cook for 5 minutes stirring regularly. If using meat, add now. Add the stock and mix everything well, so no lumps. Add the boiled and drained beans, marjoram and thyme. Taste. Season with salt and pepper. Cover pan, reduce heat to low. Simmer for 40 minutes until beans are soft. Remove from heat. Stir in sour cream a little at a time so not to curdle.



"Must be a lawyer's house."

HAPPY VALENTINE'S DAY STASTNEHO VALENTYNA



The oldest valentine in existence was made in the 1400's and is in the British Museum. In the early 1800's, valentines began to be assembled in factories. By the end of the 1800's, valentines were being made entirely by machine. In 1850, Esther Howland, an American printer and artist was among the first to publish and sell Valentines in the U.S.

ST. CYRIL & ST. METHODIUS



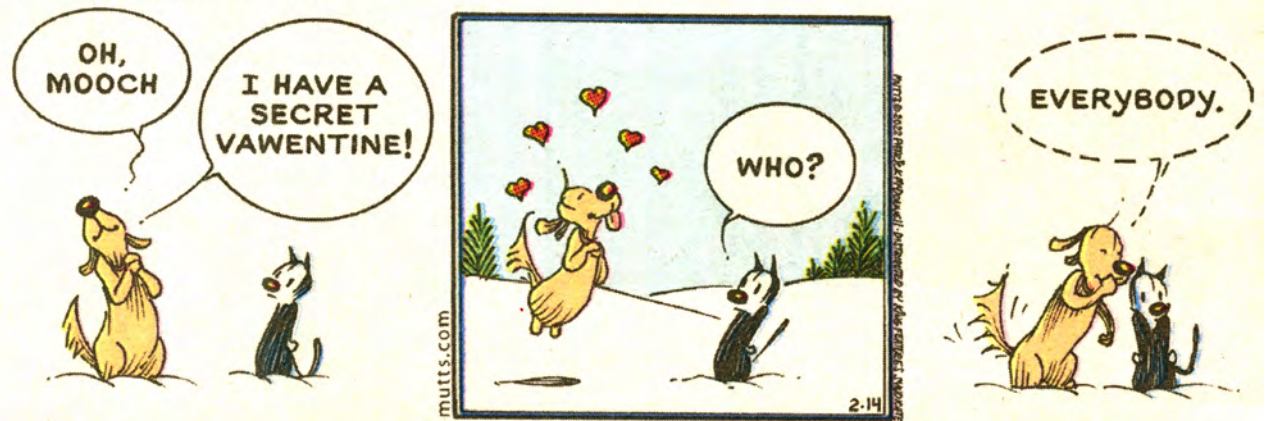
FEAST DAY FEBRUARY 14

PRESIDENT FUN FACT



In 1872, President Ulysses S. Grant was arrested by a policeman in the District of Columbia for driving too fast in his horse-drawn carriage. Grant was the 18th President of the United States.

Mutts | Patrick McDonnell



WISE WOMEN

What would have happened if it had been three Wise Women instead of three Wise Men?

They would have asked directions, arrived on time, helped deliver the baby, cleaned the stable, made a casserole and brought practical gifts. But what would they have said when they left...?

“Did you see the sandals Mary was wearing with that gown?”

“That baby doesn’t look anything like Joseph!”

“Can you believe that they let all of those disgusting animals in there!”

“I heard that Joseph isn’t even working right now!”

“And that donkey that they are riding has seen better days, too!”

“Want to bet on how long it will take until you get your casserole dish back?”



PROTECTION OF THE POLAR LANDS
AND THE LEE DYNASTY

12 Crowns – \$1.75



TOY DRIVE 2024



IF YOU FIND MISTAKES IN THIS PUBLICATION,
PLEASE CONSIDER THAT THEY
ARE THERE FOR A PURPOSE.

WE PUBLISH SOMETHING FOR EVERYONE,
AND SOME PEOPLE ARE
ALWAYS LOOKING FOR MISTAKES!!!

BLESSING FOR THE NEW YEAR

Remember us, O God;
 from age to age be our comforter.
 You have given us the wonder of time,
 blessings in days and nights and years.

Bless Your children at the turning of the year
 and fill the months with the bright hope
 that is ours in the coming of Christ.

You are our God, living and reigning, for ever
 and ever. Amen

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

Name
 Soc. No.

Old Address State Zip

New Address State Zip

Email Address

Phone Number

Mail to Czech Catholic Union/CCU Life
 5349 Dolloff Road, Cleveland, Ohio 44127
 or email at insurance@czechccu.org

Notice To Members

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

PAYMENTS OF MORTUARY DEATH CLAIMS

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

Member Name	Society Number	Society Location	Date of Death	Years a Member
Jeanne Botson	11	Cleveland, OH	8/3/2024	51
Mary Skupa	46	Omaha, NE	8/1/2024	78
Martin Hrabik	156	Cleveland, OH	8/14/2024	72
Bernice Fitch	10	Cleveland, OH	9/13/2024	97
Steven Niemczyk	7	St. Louis, MO	7/8/2024	71
George Bican	156	Cleveland, OH	7/5/2024	65
Laura Jirik	126	Lonsdale, MN	9/22/2024	77
Joanne Trcka	119	Cedar Rapids, IA	10/4/2024	76
Patricia Beer	119	Cedar Rapids, IA	10/9/2024	28