

ČESKÁ KATOLICKÁ JEDNOTA

# POSEL



CZECH CATHOLIC UNION

March-April 2000

VOL. LXXVII NO. 2



At Easter  
May the Glory of the  
Risen Lord be all  
Around You...

Happy Easter

Vesele Velikonoce

# POSEL

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Czech Catholic Union  
Úředni orgán České Katolické  
Jednoty

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## President's Message

We are making a special appeal to all officers and members of the Czech Catholic Union to obtain new members.

It is the obligation and responsibility of all to make a special effort to enroll at least one new member. Also, members with Paid Up Certificates are privileged to take additional insurance. Our rates are most reasonable. We believe that the Czech Catholic Union has proved to its members and the entire public that we have shared with all our surplus, and therefore, we feel, in appreciation for the work of the National Officers, that an effort to increase the membership of our Czech Catholic Union should be made.

There are commissions offered for all new certificates. This should be an incentive for you.

May we count on you to secure new members?

Mary Ann Mahoney  
President

**NATIONAL  
FRATERNAL  
CONGRESS  
OF AMERICA**



**JOINING HANDS  
TO TOUCH LIVES**

**NFCA HEADQUARTERS:**  
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**114th Annual Meeting**  
**September 27-30, 2000**  
**Chicago, Illinois**

## *Fraternal Week Proclamation*

WHEREAS, millions of volunteers from fraternal benefit societies work in their communities every day to make a real difference in the lives of individuals and families;

WHEREAS, fraternalists have long recognized and promoted cultural, spiritual and volunteer values aimed at helping people and strengthening communities through the bonds of charitable service;

WHEREAS, all volunteers have the power to aid children, seniors, the poor, the lonely, and the less fortunate members of society through individual and corporate acts of caring and kindness;

WHEREAS, the National Fraternal Congress of America (NFCA), a trade association for fraternal benefit societies, annually sponsors National Fraternal Week to inform the nation of the benevolent, civic and patriotic activities of fraternal benefit societies;

WHEREAS, individuals and families greatly benefit from the contributions and tireless efforts of volunteers through National Volunteer Week, be it

RESOLVED, that the seven days beginning April 9, 2000, and ending April 15, 2000, be designated NATIONAL FRATERNAL WEEK and the NFCA member societies, along with the state fraternal congresses, enlist the support of local unit leaders and members in promoting the observance of National Fraternal Week in an effort to spread the ideals and objectives of fraternal benefit societies;

FURTHER RESOLVED, that a special celebration be held during National Fraternal Week to honor volunteers and their efforts across the nation; and

FURTHER RESOLVED, that this proclamation be sent to all National Fraternal Congress member societies and state fraternal congresses so that the 10 million members of fraternal benefit societies across the country can be inspired by "Joining Hands to Touch Lives," and therefore live the principles promoted by National Fraternal Week.

David J. Larson  
President  
National Fraternal Congress of America

## Cedar Rapids, Iowa

St. Mary's #119 is very thankful for the generous Endorsements received at our annual Fall Party on November 21, 1999.

Minutes of the last meeting were read, and election of officers held, after which each member received a gift, kolaches, drinks, candies and nuts were served.

Two of our members, Rose Marie Miller and Jeanne Tompkins, have been recognized for working on the "Follies" which is the main fund raiser for the Cedar Rapids Symphony Orchestra.

These two sisters have been sewing childrens' costumes for this production for 21 years.

The "Follies" is attended by 10,000 people every year, who come from all over Iowa and surrounding states.

We wish our member, Patricia O'Connor, a speedy recovery after her recent knee surgery at Mercy Medical Center. We hope she will be home soon.

Our member, Eleanor Peacock, spent several weeks in the hospital after surgery on a splintered elbow. She is now recovering in the Silver Pines Assisted Living and Retirement Community. We hope she will be home soon.

## St. Louis, Missouri

Calendar of events at St. John Nepomuk Church

March 19 Crowning of Infant Jesus of Prague

May 7 Annual Picnic

June 25 BBQ

Sept. 10 Annual Homecoming

Nov. 12 Goulash Dinner

All Czech Catholic Union members and Friends are asked to support the oldest Czech Catholic Church in America.

### HELP! ! !

The Czech Catholic Union needs your articles and photos. Share the good word with all readers of the Posel. Please send your articles and photos to:

**POSEL**  
5349 Dolloff Road  
Cleveland, OH 44127

## Chicago Federated Societies

The Chicago Federated Societies held their annual Christmas Party on Sunday December 19, 1999. As usual all the lodges joined in for a pork, dumpling and sauerkraut dinner and the Christmas Festivities. Afterward the juveniles received a gift from Santa and the members were treated by their lodges. Bingo was played and raffles were held. This is the once a year event when all our members get together to enjoy each other's company and discuss Czech Catholic Union news. All went home in a happy holiday mood.

The Chicago Federated Societies express their deep sympathy to Our Lady of the Mount Society #143, President Dolores Jacklin on the loss of her mother, Clara Kalka, who was also a Czech Catholic Union member. Dolores was a faithful and caring daughter.

Get well wishes are sent to St. Ann Society #18 member Fran Fingerhut. The Fingerhut Bakery in Cicero closed in January after many, many years in the same location. The Brookfield Store is open and we wish Herb and Fran and son many more years of "Babi Rye" and wonderful Czech Bakery.

## Czech Music

The Czech Lands have given the world a number of outstanding composers, some of whom are among the best known and most popular in international concert halls. The main Czech composers of the twentieth century have been Leos Janacek and Bohuslav Martinu, whereas Bedrich Smetana and Antonin Dvorak dominated the nineteenth century, and composers from the more distant past include Adam Michna of Otradovice, Jan Dismas Zelenka, and Josef Myslivecek. The Czech Lands can also boast some world-famous ensembles (the Czech Philharmonic, the Wilhan Quartet, the Kuhn Children's Choir, Schola Gregoriana Pragensis, etc.), conductors (Rafael Kubelik, Vaclav Neuman, Jiri Belohlavek, Libor Pesek, etc.), and musical interpreters (mezzo-sopranos Dagmar Peckova and Magdalena Kozena, flutist Jiri Stivin, violinist Josef Suk, pianist Igor Ardasev etc.). Prague and the Czech Lands as a whole have been among the top centers of European music since at least the Baroque (or, to be precise, since the reign of Emperor Rudolph II). Some Czech musicians took themselves off into the world, while composers from other lands, such as W.A. Mozart, came into the country and found fine working conditions here.



## St. Vitus Cathedral - Prague, Czech Republic

Do you know who was St. Vitus?

The rich Roman citizen Hylas from the Sicilian town of Masara was the proud father of the little boy, Vitus. He gave his boy to his trusted nurse, Crescencia and her husband Modestus. Crescencia took care of Vitus with maternal love and educated him secretly in the Christian faith. Vitus' father still a pagan, didn't know that his boy had been baptized and his heart belonged to Christ.

Vitus was about 12 years old when his father started to observe that he didn't worship before pagan gods with traditional reverence. The father tried to change his son's mind, but Vitus publicly proclaimed that he is a Christian and refused to abandon his Christian faith.

The emperor Dioclecian radically opposed Christianity and issued an order that all Christians must be liquidated. The Emperor's representative Valerian received the information that Vitus was a Christian. Therefore he called the boy to his office where Vitus publicly confessed to be a Christian. After getting a painful lashing, the boy was ordered to go back to his father.

According to the legend, the nurse Modestus had a dream in which an angel told him to take his wife and Vitus to Italy.

In the new land they continued to worship Christ and publicly proclaimed the word of the Lord. Their activities were reported to the Emperor and his officers arrested Vitus, his governess and her husband Modestus. They were tortured, but once again Vitus refused to worship the pagan gods and the Emperor's court condemned them to die. First the executioners threw the trio into a large kettle filled with boiling pitch. Miraculously they came out without any burns. Then the court ordered an even more dramatic execution. Vitus was thrown into a cage of hungry

lions. But the beasts laid down next to Vitus' feet and never touched the young Christian.

At the end Vitus, his nurse Crescencia, and Modestus died in jail after long and painful torture. Their dead bodies were thrown into a smelly dust heap. Members of the Christian community dug up the bodies and buried them with dignity and reverence.

St. Vitus, the martyr, has been venerated by the Church for long centuries. St. Vitus' arm belongs among the most precious relics of St. Vitus Cathedral in Prague. Together with the royal castle they form the majestic panorama of Hradcany. St. Vitus Cathedral is the home also of the St. Wenceslas Chapel and the tomb of St. John Nepomuk (Nepomucene).



## Congratulations!



Another great edition of the Posel! I look forward to each edition and have had many comments of appreciation from the members of Our Lady of the Mount Council #143.

I have been in a Czech class for the past few years and enjoy sharing many of the articles with

my classmates. We're planning a trip to the Czech Republic in September and articles such as the one

on Hradec Kralove and Pope John Paul II apology for the Catholic Church's treatment of 15th-century Czech priest and theologian John Hus are especially interesting.

The recipes are very practical and bring back many memories of Grandma's baking. Thanks for all your hard work and please know it is appreciated.

Dolores Jacklin

President Council #143 (our Lady of the Mount Society)

## Cleveland, Ohio

Congratulations to Brother Vaclav Hyvnar of St. Joseph Society #156. He was re-appointed to the State Wildlife Council for a 4 year term by Governor Bob Taft. Vaclav, his wife Mila and children John and Ludmila are long time Czech Catholic Union members and active in Czech-American cultural life here in Cleveland.

\* \* \* \* \*

Congratulations to two Cleveland members.

Kaitlin A. Brzoska, on making the honor roll for the first quarter at St. Peter Chanel High School in Bedford, Ohio. She is the granddaughter of Joanne Reardon. They belong to St. Elizabeth Society #10.

Mary Therese Slota, who is coordinator for all the students from Magnificat High School who volunteer at the Villa Montessori Center in the Broadway-East 55th Street area. She received the Guardian Angel Award from the Villa Montessori Center. She is a member of Society #145 and the niece of Helen Nekl, an officer of St. Ann Society #11. Congratulations to these young ladies. Keep up the great work!!!

### Albright To Visit Czech Republic In Early March

U.S. Secretary of State Madeleine Albright will visit the Czech Republic in early March and it is expected that events around Nova Television and the recent government's decision to prevent Czech supplies for Iranian nuclear power plant will be discussed during her stay.

"We would not like the ceremonious atmosphere of the visit to be spoiled by the Iranian problem," a diplomat participating in the preparation of Albright's visit told CTK recently.

According to the information obtained by CTK, Albright will arrive on a several day visit on the eve of the 150th birthday of Tomas Garrigue Masaryk (March 7). However, according to the Czech Foreign Minister and the U.S. embassy in Prague the precise date of the visit has not yet been set. Developments around the private television channel Nova were discussed by Albright's deputy Thomas Pickering during his visit to Prague in February in connection with the complaint by influential U.S. businessman Ronald Lauder who lost his profits in Nova last year and American interest in ensuring its investments in the Czech Republic. The Foreign Ministry has recently confirmed that it expects Albright to show interest in the problem during her visit to Prague.

Congratulations goes out to Rita Falkofsky on her election to President of Our Lady of Lourdes Church Golden Agers. Rita is the treasurer of St. Elizabeth Society #10. Good Luck!!

\* \* \* \* \*

Dear officers and members of the Czech Catholic Union, all my relatives and friends,

Thank you all for taking the time to send me so many greeting cards. The beautiful greeting cards, written messages, mass and votive light intentions, phone calls, gifts and visits for all of these I thank you. The thoughts brought many a tear to my eyes as I read all the shower of cards you sent me for my 80th birthday.

To all my children, I love you very much for all your caring during this special time.

Once again from a grateful heart, I say thank you and may God bless you for your kindness.

Sincerely,  
Marian Svoboda  
(Financial Secretary of St. Elizabeth Society #10)

### Year 2000 Census — It Pays To Be Counted

Over the next few weeks, the federal Census Bureau will begin distributing questionnaires to all U.S. households. Because federal funding levels and Congressional representation are directly tied to the number of citizens counted in each state, all members have a stake in an accurate census. By law, your answers cannot be shared with any government agency, including the Immigration and Naturalization Services, IRS, FBI or any welfare agency.

As members in a public-oriented business, you can help by reminding your employees, associates and family members to complete and return their census forms.

The Czech Catholic Union encourages you to cooperate in this important effort.

### Destroy Credit Card Offers

If the envelope says, "You're approved," it usually contains an unsolicited credit-card offer. Treat it differently from other advertising pieces.

A thief could fill out the application using your name and another address. Thousands of dollars could be charged to the account before you know it.

Credit card offers and receipts should be torn up, shredded or burned!

## Cleveland, Ohio

St. Joseph Society #156 sponsored their annual Card Party on Sunday February 13, 2000 at the Czech Catholic Union Building. The members of the society formed the committee that sold admission tickets, raffle tickets and served the guest their very flavorful lunch of delicious Czech hot dogs (homemade), salty horns, potato chips, beverage and homemade rosettes for dessert. Elsie

Malec, Financial Secretary for St. Joseph Society, again outdid herself by volunteering time to make these delicious, crispy delights. Margaret Voracek planned the luncheon and did a super job. The guests enjoyed a very pleasant and social afternoon. Thanks for all the support from our faithful card players.





## Easter

In the early Church, every Sunday was a commemoration of the Resurrection; the first Christians felt profoundly that they, like Christ, had died to the world and been resurrected — in their new faith to everlasting life. The Passover season was still special, however, both as the historical time of Jesus' actual Resurrection and for all it had symbolized to the Jews before Christ. Once a year around Passover, then, the Church celebrated more elaborately than usual. Among Christians there was some disagreement as to whether Easter should have a fixed date or always fall on Sunday. But the council of Nicea, in 325, finally settled on an "official" date: Christ's rising from the dead would be celebrated on the Sunday following the first full moon after the vernal equinox.

The name "Easter" may come from the Anglo Saxon spring goddess Eostre or from a corrupted understanding of the German word for dawn — but the religious observance certainly shares some of the feeling of earlier pagan ceremonies celebrating the spring equinox the conquering of darkness by light and the flowering of nature in the season when all are made new.

## NOTICE OF ANNUAL MEETING



The Annual Meeting of the Directors of the Czech Catholic Union will be held on Saturday, May 6, 2000 at the Home Office. The meeting will be called to order by President Mary Ann Mahoney at 2:00 p.m. Following the business meeting, the officers and directors attend the 5:00 p.m. liturgy at Our Lady of Lourdes Church and enjoy the hospitality of the Cleveland officers. The group will be treated to a Czech Dinner and returned to their hotels for an evening of relaxation. Members of the Czech Catholic Union Cleveland Societies may sit in on this meeting if they wish. Call the Home Office if you are planning to attend.

Elsie T. Malec, Secretary-Treasurer

## CZECH EASTER CUSTOMS

(from the book — "Czech Reflections")

### Holy Wednesday

Czech and Slovaks call the Wednesday of Holy Week "Ugly Wednesday." There is a superstition that anyone eating honey on this day will not be stung by serpents. The church bells are muffled, their place being taken by the great wooden rattles in the church towers.

### Holy Thursday

In the Czech Republic and Slovakia, Holy Thursday is called "Green Thursday." The hawthorn is supposed to weep on that day; according to tradition, it is the tree from which the crown of thorns was fashioned. Parents send their children to the brooks to bathe on "Green Thursday"; it is a cure for laziness. At breakfast, the Czechs and Slovaks eat honey and "Judas cakes", cakes are twisted like rope.

### Good Friday

Holy Friday is known as "Great Friday" in the Czech Republic. On that day anyone can look upon the sun without being blinded by its glare, moreover, all hidden treasures are revealed to those seeking them before sunrise.

An ancient ballad tells of a woman who went before sunrise of "Great Friday" to a mountainside. The rocks opened and she beheld quantities of shining gold. Hastily laying down her child, she filled her apron with gold and then ran home for a large vessel to hold more treasure. By the time she returned however, the sun was up and her child was shut up in the mountain. A year later, she returned to the same spot before sunrise. The mountain opened and she found her child alive and well.

## Bus Trip to Chatham, Ontario

The Czech Catholic Union is cooperating with the Cleveland District Alliance of Czech Catholics in planning a bus trip. The bus weekend of June 10 and 11, 2000 to Chatham Ontario to visit the Moravian Slovak Church of St. Anthony and take part in their St. Anthony Festival which is always held near the feast of St. Anthony.

A bus will leave Cleveland Saturday June 10th and return Sunday evening, June 11th. Saturday evening a Czech Mass will be celebrated, confessions heard, and a reception held. Sunday morning there will be an outdoor Czech Mass and procession followed by dinner, dance, and folk dance performance. All Czech Catholic Union members are welcome. Information and details may be had by contacting the main office at 1-216-341-0444 or the Past President Joseph A. Kocab at 1-216-883-4760.

## The Eggs of Czech Easter



Although the egg was already known in pagan times as a symbol of Spring and new life, in Christian belief it came to symbolize Christ's Resurrection. Just as a chick comes alive and breaks its way out of its egg-shell prison, so too Christ conquered death and emerged from the confines of His sepulchre. Slavic peoples have long been known for their beautifully colored Easter eggs. People exchanged these as gifts at Eastertime and gave them as treats to house-to-house Easter visitors. In addition to floral and geometric patterns, often such egg displayed an Easter Lamb, a bouquet of pussy-willows. Ladies of the house would keep these in their china cabinets as mementos for many years, and often they were passed down from one generation to the next. While the Easter-egg hunt is not a Czech tradition, youngsters in the Czech Republic enjoyed various games centering on Easter eggs. One was the egg-roll: contenders would place their eggs at the top of an inclined surface and the winner was the one whose egg rolled the farthest. The egg-tap, on the other hand, involved two contenders each of whom held his hard boiled egg in his hand and tapped it against an egg held by the opponent. The winner was the one whose egg did not crack. In both games, the winners won the opponent's egg. The egg also had a ritual significance: eggs and foods are blessed by priests on Holy Saturday, and wedges of the blessed eggs are shared by family members at Easter breakfast.

## The Memorare of St. Bernard

Remember, O most gracious Virgin Mary, that never was it known that any one who fled to thy protection, implored thy help or sought thy intercession, was left unaided.. Inspired with this confidence, I fly unto thee, O Virgin of virgins, my Mother; to thee do I come before thee I stand sinful and sorrowful. O Mother of the Word Incarnate, despise not my petitions, but in thy mercy, hear and answer me.

Amen

## Prayer For Those Living Alone

I live alone, dear Lord stay by my side  
In all my daily needs, be Thou my  
guide.

Grant me good health, for that I pray  
To carry on my work from day to day.  
Keep pure my thoughts, my every deed,  
Let me be kind and unselfish  
in my neighbor's needs.

Spare me from fire, from floods,  
malicious tongues,  
From thieves  
from fear, and evil ones.  
If sickness or an accident befall me  
Then humbly, Lord  
I pray, hear Thou my call.

And when I am feeling low or in  
despair  
Lift up my heart  
and help in me in my prayer.  
I live alone, dear Lord yet have no fear  
Because I feel  
Your presence ever near.

## Tea: supplement in a cup?

Four good reasons to drink tea:

- Green tea is a potent antioxidant.
- Mint tea stimulates gastric secretions and acts as an internal antiseptic.
- Chamomile tea calms and soothes.
- Cardamom, the spice in the popular Chai tea, is known for its ability to stimulate the central nervous system in a less drastic way than caffeine.

### SIGNS OF GETTING OLD

Your knees buckle and your belt won't ...  
Your back goes out more than you do

...  
You have too much room in the house,  
and not enough in the medicine cabinet ...

Your little black book contains names  
ending in M.D.

**CZECH CATHOLIC UNION**  
**Annual Statement**  
**December 31, 1999**

ASSETS		LIABILITIES, SPECIAL RESERVES AND UNASSIGNED FUNDS	
Bonds Owned	6,812,981	Aggregate reserve life certificates	5,228,003
Preferred Stock	80,000	Certificates and contract claims	23,234
Common Stock Owned	682,745	Provision for refunds to members	125,000
Real Estate Owned	21,128	General expenses due and accrued	1,638
Certificate Loans	48,644	Taxes, licenses and fees due and accrued	764
Cash on hand and deposits	912,639	Liability for benefits for employees	- 0 -
Premiums collected not yet remitted	(8,740)	Fraternal Fund	1,712
Investment income due and accrued	<u>53,600</u>	Mandatory securities	199,754
<b>TOTALS</b>	<b>8,602,996</b>	valuation reserve	
		Total Liabilities	<u>5,580,105</u>
		Contingent Reserve	125,000
		Unassigned funds	2,897,891
		<b>TOTALS</b>	<b><u>8,602,996</u></b>

**SUMMARY OF OPERATIONS**

Premium consideration	242,887	
Net investment income	604,203	
Miscellaneous income	489	
<b>TOTALS</b>		<b>847,579</b>
Death benefits	141,525	
Matured endowments	37,625	
Annuity & Old Age Benefits	7,062	
Surrender benefits	30,034	***
Increase in aggregate reserve for life	140,079	
<b>TOTALS</b>		<b>356,325</b>
Commission on premiums	1,238	
General insurance and fraternal expenses	170,815	
Insurance taxes, licenses and fees	7,213	
Automatic transfers	-0	
<b>TOTALS</b>		<b>535,591</b>
Net gain from operations before refunds to members		311,988
Refunds to members		<u>130,139</u>
<b>NET GAIN FROM OPERATIONS AFTER REFUNDS TO MEMBERS</b>		<b>181,849</b>

Ratio per cent of actual to expected mortality on gross amounts at risk during 1999 39.5%, 1998 36.9%, 1997 37.0%, 1996 40.4%, 1995 47.4%, 1994 42.8%, 1993 40.7%

Ratio of net invested income to mean assets: 1999 7.4%, 1998 7%, 1996 7.6%, 1995 7.6%, 1994 7.7%, 1993 8.0%, Solvency Ratio 154.0%

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Joseph G. Steimla, FLMI

## STATEMENT OF OPINION OF CONSULTING ACTUARY

DECEMBER 31, 1999

### TO WHOM IT MAY CONCERN:

I, Joseph H. Steimla, am employed by Steimla & Associates, Inc., Actuaries and Consultants, and am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries. I have been involved in the preparation of the annual statement of the **CZECH CATHOLIC UNION** and have been appointed by its Board of Directors to render this opinion. I meet the Academy qualification standards for rendering this opinion and am familiar with the valuation requirements applicable to life and health companies.

The Union has no interest sensitive products and is exempt from submitting a statement of actuarial opinion based on an asset adequacy analysis. This opinion is not based on an asset adequacy analysis.

I have examined the actuarial assumptions and actuarial methods used in determining the certificate reserves and related actuarial items listed below, as shown in the annual statement of the Union as prepared for filing with state regulatory officials as of December 31, 1999.

<u>Item:</u>	<u>Amount:</u>
Aggregate reserve for life insurance certificates and contracts (Exhibit 8):	\$5,228,003.
Aggregate reserve for accident and health certificates (Exhibit 9):	\$0.
Liability for premiums and other deposit funds (Exhibit 10):	\$0.
Liability for supplementary contracts not involving life contingencies and refund accumulations (Exhibit 10):	\$0.
Certificate and contract claims - liability end of current year (Exhibit 11, Part 1):	\$23,234.

I relied upon listings and summaries of certificates in force and pending claims prepared by Mrs. Mary Ann Mahoney, President of the Union, as certified in the attached statement. In other respects, my examination included such review of the actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary.

In my opinion the amounts carried in the balance sheet on account of the actuarial items identified above:

- (a) Are computed in accordance with those presently accepted actuarial standards which specifically relate to the opinion required under this Section;
- (b) Are based on actuarial assumptions which produce reserves at least as great as those called for in any certificate provision as to reserve basis and method, and are in accordance with all other certificate provisions;

Steimla & Associates, Inc.

STATEMENT OF OPINION OF CONSULTING ACTUARY  
DECEMBER 31, 1999  
CZECH CATHOLIC UNION  
Page 2


- (c) Meet the requirements of the insurance laws and regulations of Ohio and are at least as great as the minimum aggregate amounts required by the state in which this statement is filed;
- (d) Are computed on the basis of assumptions consistent with those used in computing the corresponding items in the annual statement of the preceding year-end;
- (e) Include provision for all actuarial reserves and related statement items which ought to be established; and
- (f) The actuarial methods, considerations and analyses used in forming my opinion conform to the appropriate Compliance Guidelines as promulgated by the Actuarial Standards Board, which guidelines form the basis of this statement of opinion.

This opinion does not include an opinion regarding the adequacy of reserves and related actuarial items when considered in light of the assets which support them.

Eligibility is confirmed as follows:

- (a) The ratio of the sum of capital and surplus to the sum of cash and invested assets is 0.353, which equals or exceeds the applicable criterion of 0.10 based on the admitted assets of the company.
- (b) The ratio of the sum of reserves and liabilities for annuities and deposits to the excess of the total admitted assets is 0.039, which is less than the applicable criterion of 0.30 based on the admitted assets of the company.
- (c) The ratio of the book value of the non-investment grade bonds to the sum of capital and surplus is 0.041, which is less than the applicable criterion of 0.50.
- (d) To my knowledge, the NAIC Examiner Team has neither designated the company as a first priority company in either of the two (2) calendar years preceding the calendar year for which this actuarial opinion is applicable, nor a second priority company in each of the two (2) calendar years preceding the calendar year for which this actuarial opinion is applicable or the company has resolved the first or second priority status to the satisfaction of the Director of the state of domicile.
- (e) To my knowledge there is not a specific request from any Director requiring an asset adequacy analysis opinion.

This opinion is updated annually as required by statute. To the best of my knowledge, there have been no material changes from the applicable date of the annual statement to the date of the rendering of this opinion which should be considered in reviewing this opinion. The impact of unanticipated events subsequent to the date of this opinion is beyond the scope of this opinion.

  
Joseph H. Steimla  
Fellow, Society of Actuaries  
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JHS:jgs  
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Steimla & Associates, Inc.

## The Easter Rabbit Has Many Friends

About a hundred years ago, Beatrice Potter wrote a story about four rabbits, Flopsy, Mopsy, Cottontail and Peter. Over the years, this story has grown into one of the most popular children's stories ever written. "The Tale of Peter Rabbit." But today, Peter isn't the only popular rabbit. Many others have also become celebrities. Read on!

**Bugs Bunny** - Now who can be more popular than good old "Bugsy." He comes from Warner Bros. Studios in Hollywood and was first cast as a rather ugly creature in a 1938 Porky Pig cartoon. That has changed quite a bit. He's a rascal of a rabbit who went on to becoming a star on his own.

**Thumper** - This furry friend came about in 1942 when he joined Bambi and the other forest creatures in a Walt Disney animated production.

**Velveteen Rabbit** - Here is a stuffed bunny who comforts a sick child in a story by Margery Williams in 1922. It is a very touching, emotional story. Because the Velveteen Rabbit believed, he was turned into a real live rabbit.

**Br'er Rabbit** - Another rabbit Walt Disney made popular by featuring him in the 1946 movie, "Song of the South" about Uncle Remus. Br'er Rabbit, something like Bugs Bunny, always comes out ahead when in ticklish situations.

**Roger Rabbit** - A relative new-comer on the scene. Roger is a not-so-nice, unemployed, long-eared creature who first entertained moviegoers in 1988.

**Peter Cottontail** - This Peter can be found in the song, "Here Comes Peter Cottontail, Hopping down

the Bunny Trail. Hippity, Hoppity Easter's on its way." The song was recorded in 1950 by Gene Autry, who by the way, also recorded "Rudolph the Red-Nosed Reindeer."

**Hare and the Tortoise** - After boasting of his speed this rabbit feels pretty sheepish when he is beaten by a slowpoke of a turtle.

**Little Bunny Fu-Fu** - Is sometimes known as Little Rabbit Fro-Fro. This mischievous bunny is warned by the Good Fairy to stop his antics or she'll turn him into a goon. He didn't listen, so you can guess what happens. "Hare today, goon tomorrow."

**Easter Rabbit** - It is thought customs revolving around the Easter Rabbit were brought to this country by German immigrants in the 18th century. Fires were often burnt on Easter Eve and children were told they were caused by the Easter hare (rabbit) who was making dyes by burning wildflowers to be used for coloring eggs.

**The Energizer Rabbit** - Who doesn't know him? He's the rabbit on the Energizer batteries who just keeps going and going and going.



## A Slavic Easter

Easter season in Czech and Slovak lands meant many things. It was the most serious of the religious seasons, but it carried also cultural and festive connotations and traditions as well. Perhaps some of your family Lenten baking was a tradition for you.

"Judas Buns" were rolls made from sweet yeast dough that was cut into small circles with an overturned drinking glass. As the rolls rose in a lemon-honey fragrance, the women would brush the tops with egg and then poke tiny holes into the dough. After baking, the rolls were brushed with more honey. The holes in the buns symbolized Christ's wounds after the crucifixion.

Another specialty of cooks was the "Very Fine Easter Cake". It was raised dough using 5 or 6 eggs, plenty of almonds, and some candied lemon peel and raisins. After a couple of risings, the dough

was formed into two loaves, brushed with egg and then cut in a cross pattern in the center of each loaf.

The Easter Torte was a true cake batter, baked in a round cake pan. When it cooled, it was cut horizontally in two parts. A cherry or other fruit filling was then put on the bottom half. The top half of the cake was placed on top of the fruit filling. Icing, made of vanilla, sugar and egg yolks was smoothed over the top layer. This Velikonocni dort was allowed to dry. Of course, any cook worthy of her flour-smudged apron would sprinkle halved almonds on the very top.

Did your family bake an Easter cake that had been baked in a heavy metal form of two parts? When the parts were joined, they formed a lamb. This was covered over with white boiled frosting and sprinkled with coconut.

## Beer Recordholders

In beer-drinking, the Czechs remain world champions. The annual beer consumption per inhabitant in the Czech Republic (including infants and senior citizens) is about 160 litres, or 320 half-litres (the capacity of the standard beer glass or mug). Germans come second in the league tables, about 60 glasses behind the Czechs.

But Czech supremacy might not last forever. Experts in the field claim that 160 litres is more or less the maximum, and that this figure will decline in the future. In all likelihood, this year's consumption in the Czech Republic will not match last year's record.

It should also be admitted that the figures are somewhat skewed, since large quantities of beer in the Czech Republic are drunk by tourists, some of whom come here specifically to indulge in this hobby.

Number of litres of beer per inhabitant in the European Union and the Czech Republic

Czech Republic	160.0
Germany	131.1
Ireland	123.7
Denmark	116.7
Luxembourg	115.0
Great Britain	103.6
Belgium	101.0

## Tomas Garrigue Masaryk



"Your method must be absolutely practical, sensible, realistic, but your goal — the conception, the whole — is a never ending poem."

## Czech Quiz

1. Which geographical regions form the Czech Republic?
  - a. Bohemia, Moravia, Slovakia
  - b. Bohemia, Silesia, Slovakia
  - c. Bohemia, Moravia, Silesia
  - d. Bohemia, Moravia, Silesia, Slovakia
2. Which of the following Czech cities is not listed on the UNESCO World Heritage List?
  - a. Kromeriz
  - b. Kutna Hora
  - c. Olomouc
  - d. Lednice
3. In what year did the Czech hockey team win the gold medal at the Winter Olympic Games?
  - a. 1998 in Nagano, Japan
  - b. 1984 in Sarajevo, Bosnia
  - c. 1976 in Innsbruck, Austria
  - d. 1968 in Grenoble, France
4. Which Czech beer was officially named the "Czech Beer of the Year" in 1998 and 1999?
  - a. Pilsner Urquell
  - b. Budweiser Budvar
  - c. Bernard
  - d. Gambrinus

(Answers to this quiz are found on page 15)

Na velký pátek zemi nehýbej.  
On Good Friday do not move the soil.

Velký Pátek destivý delává rok ziznivý.  
Rainy Good Friday makes a thirsty year.

## Czech Genealogy

Do you know your roots? You provide a Family Name . . . the Moravian Heritage Society will do the rest. The Society fosters genealogical research among the Slavic people. The focus of the Moravian Heritage Society is on the family and its connection as a worldwide organization linking past to present generations. Send your information to: Tom Hrnčirik, 31910 Road 160, Visalia, CA 93292 or Fax (559) 798-1922.

## Presidents Say Czechs, Poles Partners, Not Rivals

The Czech Republic and Poland are not competitors but partners in their bids to join the European Union, their presidents said recently.

"Both our countries are working hard for quick EU entry . . . we would like to have both countries ready by the end of 2002," Czech President Vaclav Havel told a joint news conference with Poland's Aleksander Kwasniewski.

The Czech Republic and Poland began membership negotiations in 1998 along with Hungary, Slovenia, Estonia and Cyprus.

Analysts most frequently compare the post-Communist reforms in Poland, Hungary and Czech Republic when assessing readiness for EU membership.

"We are not competitors, we have equal chances to become full members of the EU at the same time . . . and we may achieve the goal in 2002 or 2003," said Kwasniewski, who began a two-day state visit to Prague.

The European Union opened membership talks recently with Bulgaria, Latvia, Lithuania, Malta, Slovakia and Romania.

The EU has said its own internal reforms must be finished by the end of 2002, before any new members are accepted.

"Institutional reforms of the EU should not prevent or slow down the process of enlargement which is in the interest of all of Europe," Havel said.

The Poles, Czechs and Hungarians also are the newest members of the North Atlantic Treaty Organization (NATO) enlargement," Kwasniewski said.

## The Three Iron Men

It's time again for the story of the "Three Iron Men" of Czech folklore.

According to legend, the "zeleny Muzi" or Iron Men, will march soon. May includes the feast days of St. Panrac (the 12th), St. Servac (13th), St. Boniface (14th), and St. Sofie (15th). The story goes that the three men went fishing on a beautiful, sunny day, but the afternoon temperature dropped so much that they froze while out at sea. They were brought home, the legend says, and nursed back to health by their housekeeper, Sofie. Through the years, they have become known in Czech as "zmrzly muzi" (frozen men).

The moral of the story is not to put plants into the garden until after May 15th.

## Community spirit on the decline in US

On June 23, the National Commission on Civic Renewal released a report called "Nation of Spectators." The report reveals that community spirit and the quality of civic life have declined in the U.S. since the 1970s.

The commission suggests that Americans' cynicism and distrust of the government does not stem from faulty leadership, but from the indifference of citizens who spend too much time in front of the television and not enough time working with neighbors.

The commission suggested that the best way to increase national morale and good citizenship is for every American to become actively involved in a local organization committed to the community.

It is amazing what can be accomplished, when you don't care who gets the credit.

Answers to the Czech Quiz from page 1. c; 2. c; 3. a; 4. c;

## Stamps



Astrology Sign 1  
crown = .03

South Bohemia  
Village 40 Hallers =  
.01



100th Anniversary of  
Modern Olympic Games J.  
Guth Jarovsky 9.60  
crowns = .26

## Easter Yeast Cake (Mazanec)

2 cakes fresh yeast	4-1/2 c. flour
1 c. lukewarm milk	1/2 c. sugar
1/2 c. melted butter	1 tsp. salt,
2 egg yolks	1/2 tsp. grated lemon peel
1/4 to 1/2 cup light raisins	1 tsp. vanilla
1/3 c. finely chopped almonds	

Place yeast in bowl, sprinkle with 1 T sugar and stir until yeast and sugar is like a liquid. Add 2 T flour and 2 T warm milk. Mix well. Cover with cloth & let rise in a warm place 5 to 10 min. Add rest of ingredients & beat thoroughly with a wooden spoon until thoroughly blended. Take out of bowl onto a floured pastry board and knead until dough is not sticky. Place back in bowl, lightly oil top, cover with cloth & let rise in a warm place until dough is doubled. Then shape dough on a lightly floured board into one large round loaf or two smaller round loaves. Place on well-greased baking sheet and brush with one beaten whole egg. Sprinkle with more chopped almonds. Cut a cross in the top of each round with scissors. Let rise a bit longer & bake in a 400 degree oven for 15 min. Reduce heat to 375 degrees and bake 30 minutes to 45 min. more, depending on whether you are baking two rounds or one.

### Czech Vocabulary:

#### Fairy tale characters:

words everybody grew up with, and loves.

witch	carodejnice
elf	skritek
dwarf	trpaslik
ghost	duch
princess	princezna
prince	kralevic, princ
king	kral
queen	kralovna
mermaid	rusalka
nymph	vila
water sprite	vodnik
satyr	divoky muz
curse	prokleti
spell	zakleti
betrothal	zasoubeni
castle	hrad
dark forest	tmavy les
dragon	drak
dungeon	kobka
vampire	upir
ball	bal
wedding	svatba
Once upon a time.	Bylo, nebylo.



## VANOCKA

**Correction:** the shortening was inadvertently left out of original recipe

5 cups flour
6 Tablespoons sugar
3 egg yolks
1 cup shortening (butter)
1 whole egg
1 teaspoons mace
1 cup raisins
1 1/2 cups very warm milk
2 whole eggs
2 pkg. rapid rise yeast
1 teaspoon lemon peel
1 cup walnuts or pecans, coarsely chopped
1 teaspoon salt
6 Tablespoons sugar

In a large mixing bowl, combine 3 cups flour, dry yeast, sugar, salt, mace and lemon peel. Set aside 2 cups of flour to add later. Heat milk to very warm—120° - 130°. Melt the butter, add the very warm liquids to flour mixture and mix well. Add eggs last. Mix in the last 2 cups of flour to make a smooth thick dough; fold in nuts and raisins. Mix for about 10 minutes. (Use electric mixer with kneading hook if available.) Cover and let rise in a cozy place for 20 minutes.

Divide dough into 7 equal pieces and 2 smaller ones. Roll each piece into a long rope on a floured board. Braid 4 ropes and place on greased baking sheet. Brush with egg white. Braid next 3 ropes and place on top of the first 4. Brush with egg white. Twist the 2 smaller ropes and place on top. Mix the remaining egg white, the yolk and 1 Tablespoon water, and with this mixture, brush the entire vanocka. Secure the braids with several toothpicks to hold in place. Let rise for 1 hour. Bake at 350° for 45-50 minutes.



## Czech Men Better Cooks Than Czech Women: Official!!

Now, who is more disposed by Mother Nature to be a good cook, men or women? If experts and culinary connoisseurs used cooking-contest outcomes as a yardstick, the answer would be very easy.

Out of the 20 runners-up in the 'Cook of the Year' award contest held last weekend in the Hotel Zvon in the South Bohemian regional capital of Ceske Budejovice, home to the original Budweiser beer, only three were women. And actually, none of the three women reached for any of the medal-winning scores. Why was that so?

Men are natural cooks, says 22-year-old Martin Slezak, the overall winner at Ceske Budejovice and this country's newly crowned Cook of the Year. But this professional chef of one of Prague's choicest restaurants believes that there is an important mitigating circumstance to female cooking — they prepare food so often back at home that they lose that loving feeling. Routine, he says, spoils the touch and ruins taste. There's no time and stamina left for the women to bring out their

best in the family kitchen.

Mr. Slezak says he never prepares food when at home. "A surgeon does not operate at home and that's the reason why I'm never seen near the kitchen in our apartment," he says.

The name - or should I say, the title - of the winning culinary sensation of the Ceske Budejovice contest speaks volumes to the effect that a real artist needs time and ambience to conjure up a masterpiece. His entry was - wait for it - rabbit roast cooked in lentil mantle, followed by garlic-encrusted lamb, served with a vegetable ragout, pureed apples and something the maestro calls the sesame roll with couscous. For dessert, Mr. Slezak treated the jury to a walnut parfruit with pear granite - whatever that means - and the salad was an exotic mix served with clove sauce.

The winner claims he personally does not particularly enjoy haute cuisine on his plate every day. Paradoxically, it is the cooking contests that spoil the sport. The Jury are there to watch our every move, he explains his frequent bouts of dyspepsia. He says contestants subsist on bread and salami, and instant foods, for days.

The Prague restaurant which employs Martin Slezak might be a fertile breeding ground for future talent. His colleague, 21-year-old Pavel Mares, was the winner of the juniors category of the culinary competition at Ceske Budejovice.

## Czech Contest



The winner of the second annual dumpling eating contest in the town of Jindrichuv Hradec, Michal Kreuzer. Kreuzer managed to down 17 "knedlicky" or dumplings, in half an hour, to take the title.

Louisiana Czech Heritage Days are celebrated on Saturday, March 11, 2000 in Libuse, Louisiana. These days reflect on the past and build to the future. To keep their traditions alive they sponsor the Second Annual Knedlicky a Zeli (dumpling and sauerkraut) eating contest. This is a part of the day's celebration which includes a memorial service for all those of their community who have passed away; a Formal opening followed by the Czech Beseda performed by the Czech Heritage Dancers; a Children's Dress Parade and audience participation for dancing.

Have  
You Signed  
Up A  
New Member?

Save This Date  
**June 17, 2000**



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[www.joinhandsday.org](http://www.joinhandsday.org)

## CZECH CATHOLIC UNION HIGH SCHOOL GRANT

At the annual Executive Committee meeting held in September, 1990 the officers and directors of the Czech Catholic Union voted to establish a Renewable Grant of \$200.00 to members who will be enrolled in the 9th grade of a CATHOLIC HIGH SCHOOL or are already attending a CATHOLIC HIGH SCHOOL during the 1999-2000, academic year. The Grant will be payable directly to the school and credited to the student's tuition.

To be eligible for this award the student must be a member for three years, having one of the following plans: Whole Life - 20 Year Payment Life - Single Premium Whole Life - 20 Year Annuity - Youth Savings with a \$2,000.00 amount of insurance as minimum.

Please complete and submit the following application to the Czech Catholic Union Home Office by June 1, 2000.

Name \_\_\_\_\_ Certificate No. \_\_\_\_\_

Address \_\_\_\_\_ Society No. \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Will attend \_\_\_\_\_ Catholic High School \_\_\_\_\_

School Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Please mail this application to: **CZECH CATHOLIC UNION**  
5349 Dolloff Rd.  
Cleveland, OH 44127



*The Czech Catholic Union  
Wishes to Congratulate  
The Graduating Class  
of 2000  
and  
Extends An Invitation  
For You To Visit Or Call Us  
In The Future When You Have  
A Need For Life Insurance  
May God Bless You!!*

1-216-341-0444  
5349 Dolloff Road  
Cleveland, Ohio 44127



## CZECH CATHOLIC UNION COLLEGE GRANT

At the annual executive meeting held in August, 1995 the officers and directors of the Czech Catholic Union voted to establish a Renewable Grant of \$250.00 for members who will enroll in a Catholic College or are already attending a Catholic College during the 1999-2000 academic year. The Grant will be payable directly to the college and credited to the student's tuition.

To be eligible for this award the student must be a member of the Czech Catholic Union for three years, having the following Plans: Whole Life - 20 year Payment Life - 20 year Annuity - Single Premium Whole Life - Youth Savings with a \$2,000.00 amount of insurance as minimum.

Please complete and submit the following application to the Czech Catholic Union Home Office by June 1, 2000

Name \_\_\_\_\_ Certificate No. \_\_\_\_\_

Address \_\_\_\_\_ Society No. \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Will Attend \_\_\_\_\_ Catholic College \_\_\_\_\_

College Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Please mail this application to: **Czech Catholic Union**  
5349 Dolloff Road  
Cleveland, OH 44127

**Single-Premium Life Rates**  
(Effective April 1, 1993)  
(must add \$25 policy fee)

Per \$1,000 of Insurance		
Age	Rate	Rate
0	\$52.51	\$109.70
1	\$52.51	\$113.74
2	\$53.08	\$118.01
3	\$54.81	\$122.49
4	\$56.65	\$127.22
5	\$58.60	\$132.20
6	\$60.68	\$137.43
7	\$62.91	\$142.92
8	\$65.28	\$148.66
9	\$67.81	\$154.67
10	\$70.47	\$160.95
11	\$73.29	\$167.50
12	\$76.22	\$174.33
13	\$79.24	\$181.44
14	\$82.34	\$188.84
15	\$85.49	\$196.52
16	\$88.68	\$204.47
17	\$91.93	\$212.69
18	\$95.23	\$221.18
19	\$98.64	\$229.93
20	\$102.17	\$238.93
21	\$105.85	\$248.21

**Single-Premium Life Rates**

Per \$1,000 of Insurance		
Age	Rate	Rate
44	\$257.77	\$529.66
45	\$267.51	\$545.65
46	\$277.75	\$561.78
47	\$288.19	\$578.08
48	\$298.96	\$594.61
49	\$310.04	\$611.37
50	\$321.45	\$628.31
51	\$333.19	\$645.36
52	\$345.24	\$662.39
53	\$357.60	\$679.26
54	\$370.24	\$695.87
55	\$383.16	\$712.16
56	\$396.37	\$728.14
57	\$409.87	\$743.83
58	\$423.70	\$759.30
59	\$437.89	\$774.59
60	\$452.45	\$789.65
61	\$467.36	\$804.41
62	\$482.60	\$818.75
63	\$498.10	\$832.54
64	\$513.80	\$845.69

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- Only one premium is required.
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- Guaranteed Cash Values build up immediately.
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## HAVE YOU CHANGED YOUR ADDRESS?

Name \_\_\_\_\_

Old Address \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

New Address \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

Society No. \_\_\_\_\_

Mail to CZECH CATHOLIC UNION  
5349 Dolloff Road  
Cleveland, Ohio 44127



### Notice To Members

We ask the membership to kindly check their certificates to note whether they have the proper beneficiary designated.



### Notice To Members

A Mass for the Living and Deceased members of the Czech Catholic Union is offered on the first Friday of each month at St. Procopius Abbey, Lisle, Illinois.

## Prayer

### To Stop Abortions

O, Heavenly Father, who gave us your only son that we could find redemption by the shedding of His precious blood on the cross for us, we come to you now with troubled hearts and minds to help us find a solution to these horrible acts of willful murder. We do not seek condemnation for those responsible, but rather through your tender love and mercy for all men, let us be moved once again back into the realm of sanity. My most sweet Jesus, Savior of all mankind, hear this our humble prayer.

Amen

## PAYMENTS OF MORTUARY DEATH CLAIMS

Name	Location	Soc. Name	No.	Amt. Ins.	Add. Pd. Up Ins.	Total Paid
Frances A. Plevak	Cudahy, WI	St. Anne	105	3,451.00	1,267.00	4,718.00
Violet M. Soukup	Pittsburgh, PA	St. Ann	16	2,609.00	974.00	3,583.00
Myrtle Ruzicka	Cedar Rapids, IA	St. Mary	119	2,000.00	407.00	2,407.00
Anna J. Baur	Chicago, IL	St. Anne	3	500.00	882.00	1,382.00
Anna J. Baur	Chicago, IL	St. Anne	3	500.00	1,185.00	1,685.00
Marie R. Masuga	Cleveland, OH	St. Ann	11	3,344.00	1,218.00	4,562.00
Albert Kouba	Cicero, IL	St. Ann	18	500.00	1,245.00	1,745.00
Mildred Peroutka	St. Louis, MO	St. Ludmilla	7	1,000.00	2,486.00	3,486.00
Josephine Klepacki	Cleveland, OH	St. Ann	1	1,000.00	777.00	1,777.00