

APRIL 2020

GCU

MAGAZINE

Annual Report Issue

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Chairman of the Board

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Vice Chairman of the Board

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George N. Juba
President
CEO

Keeping Business as Usual

My February 2020 article in the GCU Magazine celebrated the 128th anniversary of the GCU's founding that occurred on February 14, 1892. I stated that success comes with its many challenges noting the various socioeconomic, financial and operational issues that surfaced over our 128 years of history. Our Society has been led by strong leadership as each of these challenges were navigated through successfully to first and foremost protect our members business entrusted with the GCU and to assure our Society's continued success and future wellbeing.

We are in the midst of the COVID-19 pandemic presenting another challenge to your current leadership of the GCU. The Governor of the Commonwealth of Pennsylvania issued a directive for all non-life sustaining businesses to close to mitigate the spread of this virus. Under this directive the GCU is exempt as the GCU is an insurance carrier, considered to be a life sustaining business.

Your Board of Directors, Board Committees and entire staff have been addressing potential risks associated with our business and have developed a Business Continuity Plan (BCP) and Disaster Recovery Plan (DRP) accordingly to mitigate such potential risks. We had developed both plans as a working document but never put to the test until now.

A correspondence was sent via email to each of our members and agents announcing the implementation of our Business Continuity Plan that will first and foremost provide for the safety of our employees while continuing to service the needs of our members and agents. We assure you that we will continue to service your needs and protect the business you have placed in our trust. Our investment portfolio is also well positioned to navigate through the current volatile market environment caused by the COVID-19 virus. If you have not already viewed this correspondence, I invite you to do so as it is presented on page 4. The article is also published on the GCU's website at – www.GCUusa.com. Our Business Continuity Plan (BCP) to address this pandemic has been implemented successfully and is operating flawlessly with minimal minor issues. Barring any additional directives from our federal and

state government officials or other unforeseen circumstances that would not allow for the GCU to continue operating, **"IT IS BUSINESS AS USUAL"**! My sincere thank you to our most dedicated Executive Staff, Department Directors and our **"awesome support staff"** for their contribution in our plan's development and for their most conscientious efforts in the plan's successful implementation and results thus far.

The April issue of the GCU is traditionally our Annual Report Issue providing to you an update on the GCU performance of the prior fiscal year. I am most pleased to once again inform you that our Society's financial performance for 2019 was perhaps one of its strongest in our 128 year history. GCU reached another major milestone in achieving \$2 billion in assets. As of year end 2019, total admitted assets stand at \$2.1 billion representing a \$161 million or 8.4% increase over 2018. Surplus increased \$8.4 million and totals \$162.7 million through year end 2019. Please note that a \$17.1 million prior period adjustment was recorded to account for proper reserving on life annuitizations and mortality tables that further strengthens the GCU's balance sheet. The 2019 net profit before dividends and capital gains/losses was \$31.7 million, the highest profit ever recorded. Other positive achievements in 2019 that deserve to be mention includes the completion of the GCU's quinquennial audit by the Pennsylvania Insurance Department with no recommendation, making for a "clean audit. The GCU also maintained our KBRA (Kroll Bond Rating Agency) of BBB+ with a revised outlook from stable to positive as our goal is to reach an A- rating, that is on the near horizon.

GCU Holding Company, Inc. recorded a slight financial improvement in 2019. GCU Real Estate Company, Inc. and Seven Oaks Country Club, Inc. are the major subsidiaries of the Holding Company. Although no sales were experienced in 2019, it was announced in the 2018 Annual Report that Castlebrook Development purchased sixteen acres of property from the GCU Real Estate Company to construct thirty-five units within Pinehurst Village. A four-plex has recently been completed as one of the four units was sold during the first

CONTINUE

open house weekend conducted in February. In addition, five additional sales agreements have been made on units to be built. This development will benefit Seven Oaks Country as a social membership is required within this development for all property owners providing for additional dues and other incremental revenues to the Club. Please access the following websites that will provide to you an insight into what is being offered at Pinehurst Village—<http://pinehurstvillage.howardhannastories.com> or <http://pinehurstvillagevillas.com>.

Congressional Place, the single family home development, currently has ten lots available for sale to construct your custom designed home on. You may have your own contractor build within Congressional Place or be introduced to one of our approved homebuilders. Construction of a spec home is scheduled to start this spring. If you would like to receive additional information please contact the following site agents of Howard Hanna, Jim Heidenreich (Congressional Place – single family) – jheidenreich@howardhanna.com – 412-853-1933 or Christine Sandusky (Pinehurst Village – multi-family) – csandusky@howardhanna.com – 724-494-2446.

Seven Oaks Country Club, Inc. also recorded a financial improvement before depreciation expense in 2019 over 2018. Several improvements have been made to the exterior and

interior of the clubhouse and to the golf course. These improvements have been an integral part in the Club experiencing increases in various revenues specifically dues and food & beverage revenues in 2019. Staffing issues presented a challenge in 2019 due to a key managerial change in the kitchen operation in addition to increases in wages to attract staff due to a tight labor market in the hospitality industry. This issue has been addressed and resolved which will allow for continued financial improvement in 2020.

As a GCU benefit member you have access to utilize Seven Oaks through the GCU's Corporate membership. Details on the club privileges that are extended to you is presented on page 48. Please contact the Communications / Fraternal Department to receive your GCU membership card to Seven Oaks or if you have any questions.

A full detailed report of the GCU's year end 2019 financial statements presented by our Chief Financial Officer, Tim Demetres is located on page 8 for your review.

We invite you to visit the entire campus of the GCU that includes the Home Office, our St. Nicholas of Myra Chapel, Seven Oaks Country Club, the real estate development and the most spectacular landscape that nature has to offer. You will certainly be impressed and proud to be a GCU member!



Starting Your Lives Together

Congratulations! You have recently gotten married and it's a perfect time to review your life insurance needs.

When you are just starting out, affordable coverage is needed to protect your newly formed union. For many married couples, the biggest initial challenge is determining **how much** life insurance is needed. A rule of thumb is to do the following:

- Start with the income generated by **each** person,
- multiply by the number of years you wish to replace,
- and then add your debt obligations.
- Subtract out any liquid assets,
- and you're ready to begin.

Providing financial security for your loved ones is a sign of your love, and GCU Term Life Insurance is the perfect choice when you are looking for affordable coverage.

Snapshots of Life



GCU

Term Life Insurance

In my presentations to the delegates of our past quadrennial conventions and in my articles published in the GCU Magazine, I often referred to tag lines presented below in bold lettering, noting to constantly focus on the future to assure our promise to our members that the life and annuity business placed with the GCU is safe and protected. There are many fraternal and commercial carriers in the life insurance and annuity marketplaces, and we must stay ahead of the curve to also assure our Society's continued success and wellbeing. We must **"Retool for a Brighter Future"** and continue to **"Forge the GCU of Tomorrow Today"**! The GCU is now in a position to devote financial and human resources to this **"Retooling"** and **"Forging"** effort. The Board of Directors has strengthened our governance practices that allowed for the hiring of experienced and qualified Executive Staff. We continue to train new and existing support staff and hire experienced and qualified Department Directors to assist in **"Forging the GCU of Tomorrow Today"**!

With that said, I invite you to read the article by our Executive Vice President and COO, Scott Scheutz located on page 6 that presents our current strategic goals and an update on our progress. It is not just lip service. We are actively **"Retooling the GCU for a Brighter Future"** gaining input and guidance in the continued development of our three to five-year strategic plan from the Board's Strategic Vision Committee, the Board of Directors and our entire staff. Each of the goals presented are of utmost importance!

My key focus centers around two goals, increasing our life business and improving upon our Information Technology processes. Increasing our life premium and developing new viable products will provide for more diversification within our portfolio of products currently offered. The technological improvements will provide for greater operational efficiencies. The development of state-of-the-art portals will provide for instantaneous access of information at your fingertips and provide for as many account services as possible to be conducted electronically. Both initiatives are actively being addressed as noted in Scott's report.

Our Strategic Plan is a living document that places the GCU on a road to continued success identifying our strengths, weaknesses, opportunities and threats that we must be continually cognizant of to remain a relevant carrier in the life insurance and annuity marketplace. I also have stated on many occasions the saying **"Fail to Plan, Plan to Fail"** as we must not rest upon our laurels but continually look out of our "front windshield" for opportunities, improvements and risks associated with our business and look in the "rear view mirror" to learn from our mistakes and challenges to **"Build a Brighter Future"**!

My sincere thank you and appreciation to our lodge and district officers for another excellent year in continuing our mission of "promoting faith and fraternalism and strengthening our communities" through the various volunteer, fundraising and member events planned throughout the year. Again, we invite you to participate in your local lodge, district and the Home Office

sponsored events. Please review all the great events and pictorials presented in the fraternal section of this publication that proves that the GCU is not **"Wall Street"** but **"Main Street"**! Your Board of Directors and management are well aware of the challenges associated with maintaining our existing fraternal structure. This challenge is also being addressed within our Strategic Plan which must be "retooled" as well.

The year 2020 also presents an historic moment for the GCU. Per the current Bylaws of the GCU, an election for the offices of the Spiritual Advisor and Board of Directors will be conducted amongst all GCU adult benefit members (18 years of age and older) this year. This will be the first time this process will be conducted as in the past Quadrennial Conventions were conducted as only delegates elected by their affiliated lodge attending the Convention would vote to elect the members of the Board of Directors.

Any GCU benefit member interested in being a Board of Director candidate and who meets the criteria to qualify per the GCU Board of Directors Election Process and Declaration of Candidacy presented on page 18 must submit their Declaration of Candidacy to the Nominating Committee by April 30, 2020. A timeline of the entire election process is also presented. The Board of Directors has contracted with Broadridge Financial Solutions, Inc., a leading provider of annual meeting and voting related services to conduct the entire election process from the mailing to the tabulation of the ballots.

Our sincere thank you to the Board of Directors for their faith and trust given to our Executive Officers, Department Directors and Supervisors and our entire Support Staff! Your guidance and recognition of all our conscientious efforts is greatly appreciated and plays a most critical role to our continued success! We express our thank you to **YOU**, our members and to our **AGENTS** for your continued support of the GCU that is truly the heartbeat of our very existence.

In closing, my best wishes to you and your family that you are protected by the hand of God through this pandemic crisis. May our Patron St. Nicholas also continue to provide the wisdom and guidance to the current leadership of the GCU to once again navigate successfully through this unprecedented event. My sincere wishes for a most "Happy Easter" as we celebrate the resurrection of our Lord and Savior Jesus Christ, and may this event be the start for the entire world to resurrect from this pandemic.

As always, please contact me with any questions or concerns!
Christos Voskrese! Voistinu Voskrese!
Christ is Risen! Indeed He is Risen!





5400 Tuscarawas Rd, Beaver PA, 15009
P 1.800.722.4428 F 724.495.3421 E info@GCUusa.com

March 20, 2020

Members of the GCU,

The current threat of COVID-19 virus (Corona virus) is unprecedented affecting all aspects of our personal and business daily lives. The United States leads the world in medical practices, research and advancements. Many viruses have surfaced over the last ten years such as Ebola, the Swine Flu, Birds Flu, Secure Acute Respiratory Syndrome (SARS), the Zika virus and many others as each were addressed resulting in a successful treatment and outcome in creating a vaccine that limited the effects and spreading of such diseases amongst the world's population. We should be most confident that a treatment and vaccine will also be developed in combating this latest virus in the very near future. We must be patient, heed the warnings and advice given by the Center for Disease Control and government officials and take all necessary steps in attempting not to be exposed to this virus.

The GCU has had in place a Business Continuity Plan and Disaster Relief Plan that would be enacted due to a natural disaster or a specific instance affecting our ability to conduct our operations out of our home office such as weather related incidents, nuclear evacuations, fire and other incidents that may occur such as our current COVID-19 pandemic.

We have successfully transitioned to our Business Continuity Plan as several staff members are working remotely in continuing to service our members' and agents' needs. The GCU will continue to process all annuity deposits, insurance premiums, annuity withdrawal requests, insurance claims, and new insurance and annuity applications. Our Call Center will continue to operate under normal business hours to service your needs.

We are cognizant of the fact that this situation may have created financial hardships for many of our members affecting their ability to pay life insurance premiums. Please be informed that your policy will not lapse if you should become unemployed or laid off. We ask you to contact our Call Center at 855-306-0607 so that we may so note your account and continue to work with you in assuring your life policy remains in force.

This pandemic has affected the investment markets as the three most-followed stock market indices, the Dow Industrial Average (DOW), the S & P and the NASDAQ all have suffered substantial declines over the last few weeks. **GCU has not been affected by this decline as the GCU has less than one percent of its total investment portfolio in common stock.**

The current investing environment is presenting unique challenges on several fronts. Investors must navigate significant uncertainty surrounding the length and severity of this global COVID-19 outbreak, the decline in commodity prices resulting from the Russia-Saudi Arabia oil price

skirmish, while also assessing the implications of November's upcoming U.S. national elections. While the environment is challenging, GCU is well-positioned to continue pursuing a durable, long-term investment approach based on the principles of diversification and risk management.

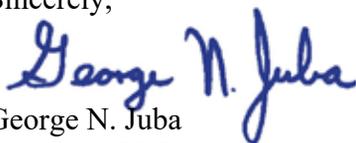
GCU, as guided by our Investment Policy Statement, operates under a disciplined framework for asset allocation. We partner with skilled external asset management firms which are carefully vetted and subject to strict investment guidelines. In general, we seek to capitalize on the income and capital preservation available via high quality fixed income investments, complemented with smaller allocations to diversifying asset classes. We believe this commitment to a risk controlled, long-term investing perspective puts GCU in a better position to navigate through the conditions we face now and in the future.

We assure you that the life and annuity business you have placed with the GCU is safe. The current crisis has not diminished the statement value of your annuity(ies) or cash value of your life insurance policy(ies).

Your Board of Directors, Executive Officers and General Counsel assures you that sound fiscal decisions will continue to be made to first and foremost protect our members' business placed with the GCU.

We thank you for your trust, confidence and loyalty as we navigate through this current crisis.

Sincerely,



George N. Juba
President/CEO

Board of Directors:

Gregory N. Vladika, Chairman
George Kofel, Vice Chairman
Very Rev. Richard Lambert, Spiritual Advisor
Melanie Basl
Dorothy Foran
Lisa Gulibon

Michael Karaffa
Barbara Kushner
David Oleksa
John Oslick
John Urban

Executive Officers:

Scott Schuetz, Executive Vice President/COO
Theodore Trbovich, General Counsel

Tim Demetres, CFO



Scott Schuetz
Executive VP
COO

GCU—2020 & Beyond...

The year 2020 is upon us and we are already nearly a third of the way through the year! GCU had a fantastic 2019 with many successes, hitting new milestones and a year with constant change. GCU's core business of life insurance & annuity products brings great optimism, new opportunities, new challenges, and I can confidently predict—greater accomplishments in this new year.

As we reflect on 2019, our organization continues to lead and manage a well-controlled business environment as well as strong financial stability. GCU's asset portfolio increased to \$2.054 Billion and continues to climb.

Going forward, our objective remains consistent and clear—we are confident that we have the right strategy and plans in place. However, we're operating in a very dynamic environment with COVID-19, market / interest rate volatilities, and changing governmental policies. We monitor these factors daily to mitigate risk.

As a progressive financial institution, we continue to execute on six key strategic goals:

- Grow our Life Insurance Business!
- Grow our Annuity Business!
- Continue to Grow Profitability & Surplus!
- Continue to Invest, Design & Execute a “Modernized” Technology Platform!
- Upgrade our current Rating from a BBB+ to A-!
- Invest in “YOU & YOUR” Community!

GCU is committed to growing our Life and Annuity business lines. As an Organization, we are revamping and increasing

our Life Insurance Business to diversify our product mix as well as our Annuity line. We have completed and are in the process of completing the following key strategies:

- Hired a Life Chief Underwriter, Bill Schulok, with 30 years' experience!
- Finalized a new Final Expense Product with an Automated Instant Decision approval & electronic e-application with e-sign capabilities. Launching in mid-Summer with key strategic distribution!
- Licensed in 31 states with strategic plans to expand in 5 additional states!
- Developing a new Annuity Fixed Indexed Product – a first for GCU!
- Developing a new member website that will be state of the art!

We continue to execute our *Project Wow!* initiative investing in a new modern, agile administrative system to ensure our competitive advantage. Our new system will be focused on delivering a “Wow!” member and agent experience to ensure ease of doing business with GCU. It will be a new digital transformation in this modern era.

Finally, GCU is devoted to investing in “**You**” & “**Your**” **Community!** GCU will continue to Invest in the Goodness of Community. Nothing we do would be possible without “**You,**” our exceptional member community. Members who are passionate to volunteer their time and dollars to common causes, we thank “**You**” for your tireless hours and “**Your**” effortless contributions to charity.

God Bless & Be Safe!



The Byzantine Catholic Metropolitan Archeparchy of Pittsburgh

Office of the Archbishop

66 Riverview Avenue Pittsburgh PA 15214
(412)231-4000 Phone (412)231-1697 Fax

Christ is Risen! Indeed He is Risen!

2020 Paschal Message

This Easter Sunday hopefully will be the only time in our lifetime that we will celebrate Holy and Great Week from home watching live stream or listening to the radio. We never realize how blessed we have been, free and able to gather to prayerfully celebrate our traditional services remembering the death and resurrection of our Lord and Savior Jesus Christ each year. We can also appreciate the years that the people of Eastern Europe and other countries, because of oppressive governments, were not able to celebrate and which they faithfully waited to celebrate again.

As I am writing today, the Corona virus is spreading through the United States. The pattern throughout the world is that it starts with a few cases, it spreads through the community, the hospitals fill, and then most people recover. We pray for those who will be called back to the Lord. We pray for our families, our churches, and that our world will return to normal soon.

The celebration of Great and Holy Week helps us to overcome our fears. Without faith in the Resurrection, people can be overwhelmed with fear. You can become obsessed with what could happen because of that which the media broadcasts twenty four hours a day. There is justifiable fear of illness and death. Also, the fear of financial difficulties or even collapse can be more frightening than death. Without faith, fear and hopelessness can take over.

With the support of our families, church, and community, we can overcome the medical problems and restore the financial system. As the crisis continues, please help and support those in need in whatever way that you can. Also, continue to support your priests, religious, and your church during the crisis. If we work together, we will rise up again.

With the eyes of faith, we can even overcome the fear of death. The icon of the Resurrection shows us the path. In the icon, Jesus is encircled by the light of the Resurrection which enlightens the living. The apostles hold up quotes from the Easter Matins service. And, Jesus also reaches into the darkness of the tombs and lifts the fallen into the light of the Resurrection and into eternal life. The evil one, his virus minions, and death itself is overcome.

It is sad that we are not able to gather to celebrate together this year for Easter, but we will appreciate it more next year. Please pray each day that our leaders be guided to act wisely to end the epidemic and restore the health of their people. I pray the light of our Lord's Resurrection enlightens your mind and protects you.

Sincerely yours in Christ,

Most Reverend William C. Skurla, D.D.
Metropolitan Archbishop of Pittsburgh



Tim Demetres
Chief Financial Officer

2019 Financial Results

Sustained Growth—Strong and Stable Capitalization

At the time of writing this 2019 annual financial report, all of us are experiencing the impact from the Coronavirus (COVID-19) in one form or another. Rest assured, GCU remains financially secure and operating effectively during this difficult period. GCU continues to generate strong financial results and 2019 was no exception. We are working hard to improve our member experience by investing in new technologies to improve administrative and financial systems. We also added experienced talent to the team to meet the needs of our growing member base. Total assets grew in excess of \$2 billion and net income was \$27.7 million. Member surplus also increased by \$8.5 million to \$162.7 million, a new high.

Highlights of 2019

Income before net capital gains (losses) grew to \$31.7 million in 2019 compared to \$25.6 million in 2018 primarily from additional investment income earned on increased assets under management and bond calls and prepayments. Net realized capital losses were \$4.0 million in 2019 compared to \$3.4 million in 2018. We sold bonds of an energy company that had not sufficiently recovered since 2016 from the effects of low energy prices and excess capacity. Net income after net realized losses was \$27.7 million in 2019 compared to \$22.2 million in 2018. GCU has remained profitable in every year since the 2008 financial crisis. Our goal is to insure GCU has the financial strength, safety and security to meet member obligations well into the future!

Total Assets crossed the \$2 billion milestone in 2019 ending the year at \$2.052 billion, an increase of \$161.5 million or 8.5% from the prior year which totaled \$1.891 billion. The increase in assets is primarily attributed to investing operating cash flows in investment grade bonds and strategically into alternative assets. Investment risk is reduced through asset diversification. Bond quality also improved with over 96% of fixed income securities being investment grade quality.

Liabilities grew commensurate with sales volume and totaled \$1.890 billion

at year-end 2019 compared to \$1.737 billion in 2018. The \$153.0 million increase in total liabilities is due primarily to: a \$162.3 million increase in life and annuity reserves; offset by a \$7.4 million decrease in pending investment trades.

Total Income for 2019 was \$348.2 million compared to \$336.2 million in 2018. The \$12.0 million increase is primarily attributable to an \$11.1 million increase in net investment income. Life and annuity premiums grew slightly above the 2018 levels.

Operating expenses, before increase in reserves, totaled \$179.3 million in 2019 versus \$160.1 million in 2018 representing an increase of \$19.3 million or 12.0%. In 2019, we paid out \$21.5 million more in annuity benefits and exchanges offset by \$2.1 million reduction in pension expense. General insurance expenses increased \$347,477 or 5%. In 2019, salaries and wages increased from the addition of experienced hires in sales and life underwriting capacities.

The increase in reserves for 2019 totaled \$136.9 million compared to \$150.2 million in 2018. Reserve changes are primarily a function of premiums received, death & annuity benefits paid out, and interest accumulation.

Surplus grew to \$162.7 million in 2019 compared to \$154.3 million in 2018. The

\$8.5 million increase in surplus is attributable to net income of \$27.7 million, reduced by a \$1.7 million charge for an increase in non-admitted assets stemming from the change in the funded status of the pension plan and charging off deferred software development costs. Surplus also decreased \$1.2 million for the GCU Holding Company's net loss, and a \$17.1 million charge for a prior period adjustment to increase annuity reserves for potential contract annuitizations. Starting in 2017, GCU embarked on a significant capital improvement program to renew Seven Oaks Country Club. Major improvements were made to the clubhouse, dining and meeting room facilities, as well as the golf course.

Total Adjusted Capital (TAC) at December 31, 2019 is \$181.6 million. TAC starts with surplus of \$162.7 million and adds back the asset valuation reserve of \$18.7 million and one-half the dividend liability of \$150,000. TAC is used as a financial strength measure by rating agencies. The solvency ratio based on TAC for years 2019 and 2018 are 109.7% and 110.1%, respectively. These ratios reflect a strong and stable balance sheet.

Wishing everyone a Happy & Healthy Easter!

Tim

GCU Balance Sheet Comparison

AS OF DECEMBER 31,

Assets (000's omitted)	2019	2018	Difference
Bonds	\$1,925,665	\$1,762,020	\$163,645
Preferred Stocks	40,625	49,821	(9,196)
Common Stocks	16,093	13,990	2,103
Cash//Short Term Investments	17,624	18,882	(1,258)
Mortgages	4,129	4,770	(641)
Certificate Loans	573	648	(75)
Real Estate	480	490	(10)
Investment Income Due & Accrued	25,359	23,960	1,399
Alternative Investments	20,776	15,908	4,868
Other	1,010	355	655
Total Assets	\$2,052,334	\$1,890,844	\$161,490
Percentage Total Change Year to Year	8.5%	10.4%	
Liabilities			
Life Reserves	\$71,515	\$70,023	\$1,492
Annuity Reserves	1,766,905	1,606,084	160,821
Accident & Health Reserves	191	200	(9)
Employee Pension Liability	6,839	6,311	528
Symposium Reserve	279	279	—
Advance Premium & Future Refund Reserves	373	367	6
Pending Investment Trades	—	7,415	(7,415)
Accounts Payable	995	985	10
Refund Accumulations	2,209	3,018	(809)
Asset Valuation Reserve-AVR	18,747	19,311	(564)
Interest Maintenance Reserve-IMR	21,539	22,583	(1,044)
Total Liabilities	\$1,889,592	\$1,736,575	\$153,017
Surplus Fund	162,742	154,269	8,473
Total Liabilities & Surplus	\$2,052,334	\$1,890,844	\$161,490
Normal Solvency	108.6%	108.9%	
Solvency Ratio*	109.7%	110.1%	

*Adds AVR and one half dividend liability to surplus
Financial information is unaudited and is presented on the statutory basis of accounting.

GCU Income Statement Comparison

YEAR ENDED DECEMBER 31,

Income	2019	2018	Difference
Life Premium	\$ 3,384,659	\$ 2,164,709	\$ 1,219,950
Annuity Premium	218,557,608	217,093,679	1,463,928
Annuity Exchanges	17,135,558	18,265,566	(1,130,009)
Accident & Health	713,468	685,135	28,333
Sub Total	239,791,292	238,209,089	1,582,203
Net Investment Income	102,391,310	91,282,601	11,108,709
Amortization of Interest Maintenance Reserve	2,798,896	3,195,329	(396,433)
Commission allowance for reinsurance	2,540,477	2,790,927	(250,450)
Other	654,130	688,861	(34,731)
Total Income	\$348,176,105	\$336,166,806	\$12,009,299
Expenses			
Death Benefits	\$2,170,935	\$2,111,258	\$59,677
Annuity Benefits Paid	140,941,156	118,378,327	22,562,829
Annuity Exchanges	17,135,558	18,265,566	(1,130,008)
Surrender Benefits	852,689	834,452	18,237
Accident & Health Benefits Paid	659,986	698,255	(38,269)
Commissions	9,794,876	10,437,710	(642,834)
General Insurance Exp	7,498,267	7,150,790	347,477
Insurance, Taxes, Licenses and Fees	487,403	347,926	139,477
Pension Expense (Credit)	(334,341)	1,759,285	(2,093,626)
Interest on contract and deposit type accounts	108,013	74,264	33,749
Sub-Total	\$179,314,542	\$160,057,834	\$19,256,708
Increase in Reserves	136,899,492	150,240,992	(13,341,500)
Total Expenses	\$316,214,034	\$310,298,827	\$5,915,207
Net Gain/Loss from Operations before Refunds	31,962,071	25,867,979	6,094,092
Refunds to Members	276,334	271,796	4,538
Net Gain/Loss from Operations after Refunds	31,685,737	25,596,183	6,089,554
Net Capital Gains (Losses)	(3,972,941)	(3,413,447)	(559,494)
Net Income/Loss	\$27,712,796	\$22,182,736	\$5,530,060

Financial Report

Four Year Comparative Summary

YEAR ENDED DECEMBER 31,

	2019	2018	2017	2016
Assets	\$ 2.05 Bil	\$ 1.89 Bil	\$ 1.71 Bil	\$ 1.550 Bil
Total Income	348 Mil	336 Mil	342 Mil	346.0 Mil
Total Operating Expense	316.2 Mil	310.3 Mil	313.2 Mil	322.1 Mil
Reserve Change - Life and Annuities	137.0 Mil	150.2 Mil	134.8 Mil	168.0 Mil
Income from Operations	31.7 Mil	25.6 Mil	28.7 Mil	23.9 Mil
Refunds to Members	(276,334)	(271,796)	(261,841)	(257,398)
Capital Gains (Losses)	(3,972,941)	(3,413,447)	(2,747,753)	(3,069,730)
Net Income	27,712,796	22,182,736	25,707,763	20,636,081
Reserve - Interest Maintenance	21,539,184	22,582,928	22,869,833	18,058,704
Reserve - Asset Valuation	18,746,796	19,311,098	18,662,238	17,556,902
Surplus (Net Worth)	\$162,741,529	\$154,269,000	\$133,042,421	\$108,531,974

GCU Surplus Comparison

YEAR ENDED DECEMBER 31,

	2019	2018	Difference
Beginning Surplus	\$154,269,000	\$ 133,042,421	\$21,226,579
Net Income	27,712,796	22,182,736	5,530,060
Change in Unrealized Gain/(Loss)	180,192	380,996	(200,804)
GCU Holding Company	(1,173,154)	(1,190,056)	16,902
Changes in Non-Admitted Assets	(1,729,098)	501,762	(2,230,859)
Prior Period Adjustment	(17,082,509)	-	(17,082,509)
Changes in Asset Valuation Reserve	564,302	(648,859)	1,213,161
Net Change in Surplus	8,472,530	21,226,579	(12,754,049)
Ending Surplus	\$162,741,529	\$154,269,000	\$ 8,472,530

General Insurance Expenses

YEAR ENDED DECEMBER 31,

	2019	2018*	Difference
Rent	\$ 78,600	\$ 78,600	\$ —
Salaries & Wages	3,324,095	2,921,374	402,721
Employee Benefits	518,690	867,845	(349,155)
Legal Fees & Expenses	128,996	79,813	49,183
Medical Examination Fees	30,289	33,887	(3,598)
Fees-CPA, Actuarial and banking	609,166	688,652	(79,486)
Claims Investigation & Settlement Expense	22,590	35,561	(12,971)
Board Meeting Expenses/Travel	199,733	186,327	13,406
Advertising	675	6,280	(5,605)
Postage & Phone	166,947	184,180	(17,233)
Printing & Stationary	110,858	108,639	2,219
Cost or Depreciation of Furniture/Equip.	31,896	—	31,896
Rental of Equipment	19,941	173,932	(153,991)
Books and Periodicals	2,313	4,015	(1,702)
EDP Equipment and Expense	287,023	—	287,023
Insurance Fees	102,474	71,245	31,229
Sundry General Expenses	186,124	127,715	58,409
Official Publication	47,154	48,497	(1,343)
Fraternal Activities	1,347,411	1,111,772	235,639
Data Processing Supplies/Exp.	177,534	75,487	102,047
Marketing Consultant Fees and Exp.	105,758	79,889	25,869
Uncollectible account write-off	-	267,080	(267,080)
Total	\$7,498,267	\$7,150,790	\$ 347,477

* Certain amounts have been restated to conform with the 2019 presentation.

GCU Subsidiary Operations - Year 2019*

	GCU Holding & Subsidiaries	GCU Holding Co.	GCU Real Estate Co.	Seven Oaks Country Club	GCU Agency Inc.
Equity, beginning of year	\$10,283,371	\$ 213,736	\$1,866,207	\$ 8,146,526	\$56,902
Net Income (Loss)	(1,173,154)	(45,305)	(42,166)	(1,086,070)	387
Capital Contribution (Distribution)	2,643,376	—	(450,000)	2,643,376	—
Other**	58,127	58,127	—	—	—
Equity, end of year	\$11,361,720	\$226,558	\$1,374,041	\$9,703,832	\$57,289

*Financial information is unaudited and is presented in accordance with generally accepted accounting principles.

**True-up adjustment based on the final 2018 audited financial statement.

Attention Residents of California, Connecticut, Florida & New Jersey

A third party, to receive a copy of any notice of insurance lapse that we send, may be designated by a person who:

- is located in or a resident of the state of California, Connecticut, Florida or New Jersey;
- is insured by a life or annuity certificate, contract or policy that we have issued; and
- is age 62 or older (California & Connecticut-all ages).

A third party may be designated by: completion of the information requested in the Third Party Designation below; and, return of the Third party Designation to us by certified mail, return receipt requested. The designation will be effective upon our receipt of the information.

Designation of a third party does not constitute the acceptance of any liability for the services provided to the person by the third party or by us.

The third party designation may be terminated by: the third party by written notice to both the person and to us; or, the person by written notice to us.

THIRD PARTY DESIGNATION

Certificate/Contract/Policy Number: _____ Date: _____

Third Party Notice, Designee: _____
(Print Name)

Address: _____

I accept designation as a third party.

Signature: _____

Signature, Insured/Owner: _____

GCU, 5400 Tuscarawas Road, Beaver, PA 15009

GCU Executive & National Officers

Executive Officers



George N. Juba
President/CEO



Scott Schuetz
Executive Vice
President/COO



Tim Demetres
Chief Financial and
Risk Officer

General Counsel



**Atty. Theodore
Trbovich**
General Counsel

Board of Directors



**Very Rev. Richard I.
Lambert**
National Spiritual
Advisor



Gregory N. Vladika
National Director
Chairman of the Board



George Kofel
National Director
Vice Chair &
Secretary of the Board



Melanie Basl
National Director



Dorothy Ann Foran
National Director



Lisa Gulibon
National Director



Michael W. Karaffa
National Director



Barbara Kushner
National Director



David A. Oleksa
National Director



John W. Oslick
National Director



Atty. John J. Urban
National Director

Honorary Officers



Catherine "Kitty" Cherevka
Honorary Officer



Patricia Dietz
Honorary Officer



Michael I. Roman
Honorary Officer



Martha Seech
Honorary Officer



Helen Yurko
Honorary Officer

GCU Home Office Management



Marilyn Dyrwal
New Business & Underwriting Leader



John P. Harbist
Compliance Director



Damian Martino
Technology Director



Jeremy Nichols
Controller



Pam Prodonovich
Operations Service Leader



Gary Sorensen
Sales & Distribution Management Director



Basil M. Wahal
Marketing/Fraternal Communications Director

GCU Home Office Hours of Operation

The GCU Home Office (800.722.4428) is open Monday thru Friday 8:30 AM to 5 PM EDT.

The Call Center (855.306.0607) operates Monday thru Thursday from 8:30 AM to 7 PM EDT and Fridays 8:30 AM to 5 PM EDT.

The Home Office will be closed on Monday, May 25 in observance of Memorial Day. Regular business hours will resume on Tuesday, May 26.



Are You Enjoying the GCU Magazine?

The *GCU Magazine* is published on a bi-monthly basis in February, April, June, August, October and December. **All** members receive the April—Annual Report issue. If you have not been receiving the magazine and would like to, please email bwahal@GCUusa.com or contact the GCU Fraternal-Communications Department at 1-800-722-4428 ext. 3810.

Executive Officers

George N. Juba

President/CEO
5400 Tuscarawas Road
Beaver, PA 15009

Scott Schuetz

Executive Vice President/COO
5400 Tuscarawas Road
Beaver, PA 15009

Tim Demetres

Chief Financial & Risk Officer
5400 Tuscarawas Road
Beaver, PA 15009

Elected National Officers

Very Rev. Richard I. Lambert

National Spiritual Advisor & Director
356 S. Belle Vista Ave.
Youngstown, OH 44509

Gregory N. Vladika

Board of Directors—Chairman
833 Laurel Rd.
Mayfield, PA 18433

George Kofel

Board of Directors—Vice Chairman
& Secretary of the Board
411 Reeves Street
Dunmore, PA 18512

Melanie Basl

Board of Directors
3601 Watchill Road
Munhall, PA 15120

Dorothy Ann Foran

Board of Directors
993 Peace Street
Hazleton, PA 18201

Lisa Gulibon

Board of Directors
208 Harleysville Pike
Souderton, PA 18964

General Counsel

Attorney Theodore M. Trbovich

General Counsel
511 Greenfield Avenue
Pittsburgh, PA 15207

Michael W. Karaffa

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17934 Lyon Lane
Strongsville, OH 44149

Barbara Kushner

Board of Directors
1127 Centennial Drive
Canonsburg, PA 15317

David A. Oleksa

Board of Directors
2002 Brodhead Road
Aliquippa, PA 15001

John W. Oslick

Board of Directors
18046 E. Mansfield Avenue
Aurora, CO 80013

Atty. John J. Urban

Board of Directors
21750 Hilliard Blvd.
Rocky River, OH 44116

District Officers

District 5

Gina Keil, President
Daria Shierly, Vice President
Krissy Williams, Secretary
Colleen Ann Evans, Treasurer
Edward J. Keil, Athletic Director
Robert J. Sufлита, Assitant Athletic Director
Iлона Dolinish, Fraternal-Publicity Director
Laure Marcin, Auditor
Bernard S. Shinko, Sergeant-at-Arms
Rev. John Cigan, Chaplain

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Kathleen M. Meddaugh, Treasurer
Alberta Folsome, Fraternal-Publicity Director
Michael Geles Jr., Athletic Director
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John Morenko, Auditor
Patricia Dietz, Standard Bearer
Fr. James Badeaux, Chaplain

District 11

Gary S. Mozuras, President
George S. Nagrant, Vice President
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John P. Minarish, Treasurer & Athletic Director
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Nicholas P. Kovalcik, Asst. Athletic Director
Val Marszalec, Fraternal & Publicity Director
Karen M. Kaufman, Auditor
Valerie Vancil, Auditor
Fr. Joseph Repko, Chaplain

District 15

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Janet D. Uram, Vice President
Kathryn A. Kapaldo, Secretary
Laura J. Seech, Treasurer
W. William Uram Jr., Athletic Director
Paul Lebanik, Assitant Athletic Director
Irene Miller, Auditor
Michael Spanik, Auditor

GCU Lodges

District 5

Lodge 17—Old Forge, PA
Edward J. Keil, Secretary

Lodge 47—Binghamton, NY
Daria Shierly, Secretary

Lodge 53—Wilkes Barre, PA
John P. Marko, Secretary

Lodge 92—Jessup, PA
Michaela Ann Mancak, Secretary

Lodge 182—Kingston, PA
Laure Marcin, Secretary

Lodge 211—Eynon, PA
Barbara A. Krupovich, Secretary

Lodge 945—Dunmore, PA
Sharon M. Kofel, Secretary

District 7

Lodge 7—Yonkers, NY
Deborah McDonnell, Secretary

Lodge 15—Trenton, NJ
Stephanie Hennessey, Secretary

Lodge 20—Philadelphia, PA
John Morenko, Secretary

Lodge 151—New York, NY
Laura Muhlfeld, Secretary

Lodge 254—Hillsborough, NJ
Charles Bazaral Jr., Secretary

Lodge 316—Phillipsburg, NJ
Kathleen M. Meddaugh, Secretary

Lodge 340—Rahway, NJ
Jennifer Breen, Secretary

Lodge 665—Linden, NJ
Margita Geles, President

District 11

Lodge 250—Sterling Heights, MI
Nicholas P. Kovalcik, Secretary

Lodge 319—Flushing, MI
Irene Jedlowski, Secretary

Lodge 860—Detroit, MI
Robert A. Kulasa, Secretary

District 15

Lodge 10—Aliquippa, PA
Jack L. Mendenhall, Secretary

Lodge 109—Lyndora, PA
Janet D. Uram, Secretary

Lodge 268—Mingo Junction, OH
Margaret E. Kendrach, Secretary

Lodge 697—Weirton, WV

Lodge 994—Beaver, PA
Susanne Juba, Secretary

Regional Lodges

Greater Hazleton Regional Lodge
Agnes M. Rohrbach, Secretary

Central Pittsburgh Regional Lodge
Harry “Butch” Bittner III, Secretary

Southeast Pittsburgh Regional Lodge
Mary Lou Salago, Secretary

Northwest Pittsburgh Regional Lodge
Steven Puluka, Secretary

Pittsburgh South Regional Lodge
Michael Pillar, Secretary

Lodges Not Assigned to a District

Lodge 57—Brownsville, PA
Melody Yeardie, Secretary

Lodge 62—Punxsutawney, PA
Julie Brocious, Secretary

Lodge 66—Whiting, IN
Peter Baranko, Secretary

Lodge 69—Pottstown, PA
Nancy K. Harding, Secretary

Lodge 77—Lorain, OH
Laverne Marie Mackin, Secretary

Lodge 81—Uniontown, PA
Stephen Petruska Jr., Secretary

Lodge 93—Northern Cambria, PA
Connie Strittmatter, Secretary

Lodge 144—Aurora, CO
Viera Semanova-Tessmer, Secretary

Lodge 164—Youngstown, OH
Diana Danko, Secretary

Lodge 258—Hermitage, PA
Joan B. Walker, Secretary

Lodge 271—Orland Park, IL
Sharon Ann Dorencz, Secretary

Lodge 302—Brecksville, OH
Julia A. Weitzel, Secretary

Lodge 321—Bradenville, PA
Scott A. Wajdic, Secretary

Lodge 336—Euclid, OH
Irene Chinchar, Secretary

Lodge 351—Indiana, PA
Monica Kowalski, Secretary

Lodge 360—Campbell, OH
Lisa Kinnick-Romito, Secretary

Lodge 401—Nanty Glo, PA
Stephen Bender, Secretary

Lodge 442—Boardman, OH
Mary Beth Hayer, Secretary

Lodge 625—Conemaugh, PA
Georgia Lehman, Secretary

Lodge 644—Akron/Barberton, OH
Susan Irving, Acting Secretary

Lodge 999—Phoenix, AZ
Dolores Sugent, Secretary

GCU Board of Directors Election Process & Declaration of Candidacy

Board Election

With the approval of the GCU Referendum in April 2018 eliminating the need for a National Convention, a new election process has been developed to elect the GCU Spiritual Advisor and ten (10) members of the GCU Board of Directors. The new election process will be used for the first time this year. Ballots will be mailed to all Adult GCU Benefit Members (18 years of age and older) on July 1, 2020. Members will have the ability to vote by mail or online, once they have received their ballot. Each vote carries the same weight and there is no proxy voting.

Candidates that meet the following criteria, may submit their Declaration for Candidacy until April 30, 2020. Declaration of Candidacy forms are available on the GCU website in the Member Events section or can be obtained by calling GCU President/CEO George Juba at 724-495-3400 ext. 3928 or emailing gjuba@GCUusa.com.

Summary of Directors' Responsibilities

As a member of the GCU Board of Directors, a Director is responsible for the effective governance of the GCU. Their main purpose is to advise, govern, set and oversee policy & direction, and assist with the leadership and general promotion of the GCU in support of its mission, strategic vision and core values.

Bylaw Requirements

As per Par. 62 of the GCU Bylaws, **all** candidates for Director must submit a Declaration for Candidacy & Resume Form for Director together with a digital photograph and comply with the following qualifications:

- (a) A citizen of the United States of America.
- (b) A member of the GCU for a minimum of five (5) years as of January 1 of the election year.
- (c) A person of Slav origin who is a member of a Byzantine Catholic Church under the jurisdiction of the Metropolitan Ruthenian Church of Pittsburgh.
- (d) Of good moral character, reputation and good American spirit.
- (e) Any other qualifications set forth by the Directors in the Declaration of Candidacy & Resume Form for Director.

Qualifications as set forth by the Board of Directors per Par. 62 (e) are as follows:

- Must possess a minimum of two of the following:
 - ❖ Bachelor's degree or higher.
 - ❖ Currently hold or has held a senior level, Executive or C-Suite position for a minimum of five years.
 - ❖ Own a successful business for a minimum of five years.
 - ❖ Currently employed or has been employed in the financial/insurance industry for minimum of five years or possess a financial/insurance certificate for a minimum of five years.
 - ❖ Serve or has served on a professional Board for a minimum of three years.

Expectations of Board Members

- Be committed and possess values that are aligned with the purpose and mission of the GCU.
- Solid understanding of the GCU's business.
- Contribute to the improvement of Board Governance through knowledge or skills possessed in one or more of the following areas: policy, finance, organizational strategy, technology, legal, marketing, sales, civic leadership, risk management or personnel.
- Gain understanding of the GCU's policies and procedures.
- Become familiar with the GCU's finances, budget, and financial/resource needs.
- Participate on standing committees of the Board and serve on ad-hoc committees, as necessary.
- Prepare for and participate in the discussions and the deliberations of the Board.
- Be alert to community concerns that can be addressed by the GCU's mission, objectives, products and programs. Communicate this to the entire Board.
- Foster a positive working relationship with other Board members.
- Be aware of, and abstain from, any conflict of interest.

Key Responsibilities

Members of the Board shall share these responsibilities while acting in the best interest of the GCU. Each member is expected to make recommendations based on their profession, experience, expertise and vantage point in the community.

- Organizational leadership and advisement.
- Formulation, oversight and governance of policies and procedures developed by the Board.
- Establish overall long and short term goals, objectives and priorities for the GCU.
- Recommend policy.
- Prepare for and participate in the discussion and the deliberations of the Board.
- Financial oversight, including approval and oversight of the annual operating budget.
- Oversight of program planning and evaluation.
- Monitor and evaluate the effectiveness of the GCU's annual business plan through a regular review of sales and budget reports as well as a review of products, programs, and services as compared to the market and competitive environment.
- Review of key departmental (finance, membership, sales, marketing, fraternal) plans, budgets and performance reports.
- Promotion, and support thereof, of the GCU's membership and mission through advertising, outreach and community networking.

Meeting and Time Commitment

- The Board of Directors meets quarterly with a minimum commitment of 20-30 days on site annually, not including travel time.
- In addition, Board members are to be available at the call of the Chairperson of the Board for any special meetings. The special meetings may be either in person or via teleconference.
- Board members are expected to attend National, Lodge, Regional Lodge and District events or meetings.

Term

Directors are elected by the membership to a four-year term.

2020 GCU Board Election Timeline

April 2020—GCU Board Election Announced in Magazine.

April 30, 2020—Declaration of Candidacy and supporting documents must be postmarked and sent to GCU Home Office for consideration and approval of Nominating Committee.

June 1, 2020—All applications, upon approval by Nominating Committee, will be submitted to Broadridge Financial Solutions, Inc.

July 1, 2020—Ballots mailed to members.

July 31, 2020—Balloting closes online; mailed ballots must be postmarked and returned.



GCU

Investing in the Goodness
of Community



Very Rev.
Richard I. Lambert

Empty Parking Lots and Pews

This year began with the concluding feasts and commemorations connected with the Birth of Our Lord, Jesus Christ. On the final weekend of January, we then began looking ahead to Great Lent. We heard the Gospel about the tax collector named Zacchaeus who had the desire to see Jesus as He passed by, and was blessed when Our Lord stopped, looked up at him in the tree, and invited Himself to be a guest at the tax collector's home.

One month later, at the end of February, we heard of the final directives given to begin the Great Fast on February 24. We spent three weeks celebrating the Liturgy of Saint Basil the Great, the Liturgy of the Presanctified Gifts, Lenten services and two special days to pray for our deceased loved ones as we marked the second and third All Souls Saturdays. During these weeks we began getting news reports that a virus, the Coronavirus, was being contracted by people first in China, then in European countries, including Italy. It was reported that Pope Francis was streaming his talks; that Vatican Square was almost completely void of faithful and the Sistine Chapel was closed to all pilgrims.

A week later we reached the mid-point of Great Lent. The cross of Christ, decorated with flowers, was again placed on the tetrapod in our churches. It was during the Divine Liturgies that we heard the Gospel of Saint Mark the Evangelist (6:34-38) "If a man wishes to come after me, he must deny his very self, take up his cross, and follow in my steps." I had mentioned at the Divine Liturgies that weekend that according to the news reports that the Coronavirus, now named COVID-19 was spreading to other countries, including the United States. I then mentioned that the cross that we were to take up would be different this year, and that reports began to come our way that we would have to take precautions against what was now a pandemic.

Little did we know then that those precautions would actually close the doors of our churches throughout our Metropolitan Province. At the time of this writing we have been one week into this sad time of looking at empty pews inside and empty parking lots outside our churches. I am limited to praying by myself in church and have commemorated the deceased of our parishes and our deceased loved ones in an empty church on the Fourth All Souls Saturday. You have had to likewise pray in your homes, have possibly watched the steaming Sunday and Lenten Liturgies from those churches that have the capacity to video-stream to your personal computers, iPads and smart phones.

As I write this article, our celebration of the Feast of the Annunciation to the Mother of God by the Angel Gabriel is taking on a different tone today without a public celebration of the Vespers and Liturgy of this great feast. It was hopefully reported that this "Pandemic Cross" might pass by in time for our commemoration of Great and Holy Week and our joyful celebration of the Resurrection of Our Lord and Savior Jesus Christ as a parish family but it appears more likely that we will not be able to celebrate this Great Feast together, because of the continued spread of this disease! It will be very difficult for the clergy to see empty pews and parking lots at this time! It will be difficult for the faithful to spend this time in joyful celebration without their fellow parishioners, and possibly without even members of their family and friends at Easter time.

By the time you read this article, I hope that our prayers today and in the days that follow will be for the end of this pandemic. It is also my prayer that we will never again have to celebrate the feasts and fasts away from our beloved churches; and that parking lots outside our churches will be filled with far more vehicles than even before, while far more people fill the pews of our churches and give thanks that this pandemic, our cross, has passed!



Atty. John J. Urban

Lessons in the Law

What Not to Lock in the Box

The idea behind having a safety deposit box is to keep valuables in a secure environment. But that idea can sometimes present a major hurdle if you die.

Many people put money, jewelry and their estate documents in a safety deposit box and then appoint a deputy who also has access. The problem is the deputy loses his or her power if you die. To gain access to the box, your heirs have to go through probate court and have an attorney appointed. The attorney then must go to the bank, and with a bank employee present, open the box to access contents and do an inventory of the items.

Some banks even charge an hourly rate for the bank employee to stand and watch the process, in addition to what

the attorney is charging, and in nearly 80 percent of cases the safety deposit box is empty. That's time and money spent for nothing.

Never put your five critical documents - your will, financial power of attorney, durable power of attorney, healthcare power of attorney and living will - in your safety deposit box. If something happens to you, valuable time is wasted trying to gain access.

Most people don't even need a safety deposit box. A visit to an attorney's office can help to determine whether or not you really need a safety deposit box, and, if you do, how it should be titled for immediate access. I tell most people to invest in a secure home safe.

Snapshots of Life

Finding Your First Home

Congratulations! You've found a place that you can call your own. Home ownership is a milestone in your life. Your home will be your single largest liability you will have in your life. You have homeowner's insurance to cover physical damages to your home, but do you have insurance to cover the mortgage?

GCU Term Life can help cover the financial obligations of home ownership by being able to pay for the mortgage and keep your family in their home. GCU Term Life is a life insurance policy that can have a specific purpose. With an affordable level premium and a set amount of coverage, GCU Term Life Insurance is useful when you need protection for 10, 20, or even up to 30 years.

GCU Term Life helps your family:

- remain in their home,
- have financial protection,
- reach goals,

precisely when they'll need it most.

GCU
Term Life Insurance

Giving

St. Nicholas Church Parish Expansion

Dunellen, NJ. St. Nicholas Byzantine Catholic parishioners and GCU Lodge 340 members gathered together for their quarterly Pirohi Sale. This year they invited people from the community to join in the event. This helped local teens with community service hour requirements. The teen volunteers were from the area high school and Roman Catholic Church. The pirohi making started on Friday, February 7 and continued on Saturday, February 8. Together thirty-eight adults and four teens made two hundred and fifty-two dozen of potato & cheese pirohi. Chairman Mike Majorczak was happy with the volunteer turn out and the quick sell out of the pirohi. Fr. James Badeaux, pastor at St. Nicholas Church, was an active participant in this Matching Funds event. It was wonderful to see everyone working together to benefit the church. Plans to make pirohi again are in place for October.

Mary K. Bannworth
Lodge 340



St. Michael Church Fundraiser Parish Expansion

Canonsburg, PA. It is fund raising time in Canonsburg! Every Monday morning from September thru May, the church and community volunteers put on their aprons and gather at St. Michael Byzantine Catholic Church hall to make incredible nut rolls to sell. Chairlady Judy Shuba and Mary Ruozi mix up the dough—three to five batches each Monday—and then turn it over to the rollers, nut spreaders, wrappers and dishwashers. Very Rev. Joseph Raptosh stops in each week to monitor progress and praise workers. Additionally, the group was blessed to have Father's Dad join them each week until his recent passing. What a fascinating fun spirit whose memory will surely be eternal! Now, if you happen to be in the neighborhood, stop in or call 724-745-7117 and treat your family to a delicious nut roll for a worthy cause—St. Michael Parish.

Barbara Kushner | GCU Director



Holy Trinity Byzantine Catholic Church Parish Expansion

Wall, PA. Las Vegas Night was held at Holy Trinity Byzantine Catholic Church on Saturday, February 22, 2020 with over 70 people enjoying an evening of games of chance, bingo, Chinese auction, Pittsburgh Pirates ticket fundraiser, 50/50 fundraisers and a bake sale. GCU members from CPRL, NPRL and SEPRL helped to make this event a big success for Holy Trinity Church. With smiles on their faces, money and gifts in hand, participants ended the evening looking forward to next year's Las Vegas Night at Holy Trinity.

Thomas Oslick Sr. | CPRL Auditor



Linda Oslick (left) and Deborah Magnes.



Volunteers who made the pirohi project a success.

St. John Church Parish Expansion Say, "Cheese!" Parish Expansion



Brooklyn, NY. On Sunday, March 1, 2020, the Sisterhood of the Myrrhbearing Women of the Russian Orthodox Greek Catholic Cathedral of the Transfiguration of Our Lord, Brooklyn, NY, sponsored a traditional Maslenitsza/Cheesefare Sunday.

The menu included Father Wiaczeslaw Krawczuk's borscht, cheese pierogi & blintzes, deviled eggs, herring, coffee/tea and dessert prepared by all the sisters. The day also featured beautiful food for thought—a Lenten program entitled "Be Tree-mendous" by the church's school children.

The children read the story of Zaccheus and reminded all that everyone has "short" comings and fall "short" of who they can truly be. In large pink hearts the children wrote how they, like Zaccheus, can grow closer to God by speaking to God and saying thank you more often to Him and others, fasting from anger and loving family, friends and neighbors. The children said, "Make this Lent a 'work of heart.' Be tree-mendous!"

The GCU generously provided Non-Byzantine Christian Congregation Parish Expansion Matching Funds for the event. The parish offers a heartfelt thanks! God grant the GCU many, many years! Mnogaya, Mnogaya lyeta!

Ann Kandrato | Lodge 151

Scranton, PA. St. John Byzantine Catholic Church held a Lenten sale of potato/cheese piroghi and red clam chowder on February 24 & 25, 2020. The work was spread over several days due to the availability of our volunteers and winter weather. Depending on the day, the crew ranged from 6 to 27 people. Onion prep started on February 6, piroghis were made on February 10 & 11, red clam chowder was made February 22 and more piroghi were made on Monday & Tuesday, February 24 & 25. Four hundred twenty-seven dozen piroghi were made and 64 quarts of chowder. Piroghi were sold for \$8.50 per dozen and clam chowder for \$8.50 per quart, with so many saying just keep the change. The project provided an opportunity for the volunteers to enjoy friendship and camaraderie, while raising necessary funds for St. John parish. Organizers are grateful to all those who volunteered, including friends from other churches and to those who purchased the piroghi and clam chowder.

Joanie Roskos

Church of the Resurrection Parish Expansion

Monroeville, PA. The Church of the Resurrection Lenten Fish Fry and Slovak baked goods sale was a success again this year. Parishioners, GCU members and students from Gateway High School and Plum High School under the direction Fr. Don Bolls worked diligently at the event. This allowed everyone attending to enjoy a great time and to help support the Church.

Thomas Oslick Sr. | CPRL Auditor



Giving

St. John Byzantine Catholic Church Parish Expansion

Solon, OH. St. John Byzantine Catholic parish recently held a comedy night fundraiser. Highlight of the evening was a presentation, *Six Ages of Woman*, by professional performer Mary Faktor. Through a series of phone calls to a life-long friend, the audience witnessed Faktor age from a teenager to a young adult, to a newly-married woman, to a harried mother, to a late-blooming career woman, and finally to a senior citizen.

Guests also enjoyed a buffet of delicious appetizers and desserts and bid on silent auction items and purchased mystery envelopes, containing gift certificates to a variety of restaurants and services.

Even though the attendance was not quite what was expected, all who attended had a very enjoyable evening. The net profit for the event was \$2,243.⁵⁵, which will benefit St. John's capital improvements and repairs fund.



Performer Mary Faktor gives the audience some personal background before getting into character for the show.

Once again, our thanks to GCU for its Parish Expansion Fund, enabling us to double our profit.

Loretta Nemeth

Welcoming a Baby

When your child or grandchild was born you made a promise to protect them, that's why Life insurance is so important. Designed for peace of mind, GCU Term Life insurance is a simple way to help protect your child's financial future.

- Guarantee their insurability
- Easily Convertible
- Covers short-term debts
- Gives you peace of mind

You can lock in level premiums for up to 30 years, giving you an affordable and predictable solution to protect your newly-expanded family's financial security.

Call your local agent or the GCU Home Office today for more information!

Snapshots of Life



GCU
Term Life Insurance

Dress A Girl Around the World

One GCU member continues to design and make dresses for the Dress A Girl Around the World outreach. Another 24 dresses were mailed to the Dress A Girl Around the World ambassador last month. So far, 161 dresses have been created for underprivileged girls in 81 countries. This batch was shipped to girls in India, the Dominican Republic, Haiti and the Congo. The member uses a GoGive! grant to purchase supplies to make the dresses. For further information, visit DAG's website at dressagirlaroundtheworld.com.



Dresses for girls ages 4-6 years old.



Honduras 2020.

OUR MEMBERS

Lynn Oslick Realizes a Dream with Her Horse Psyche

The year 2019 proved to be very special for the mother daughter pair of Lynn and Cheyenne in the sport of endurance riding. Lynn's competition horse Kenlyn Psyche was awarded the prestigious Mountain Region Endurance Riders Hall of Fame Horse Award. As a team Lynn and Psyche have accumulated 7435 total miles, 5380 endurance miles and 2055 limited distance miles in 198 starts. The horse and rider team completed 179 of those starts with 70% of those finishing in the top 10, seven best conditions, nine wins, a Tevis Cup Completion, a Decade Team and Pard'ners Award. This is an amazing accomplishment for one horse. He has

quite the career and at the age of 21 is still going strong down the trail.

Junior rider Cheyenne was awarded the Mountain Region Endurance Riders Junior Rookie of the Year for the second year in a row. She rides the handsome Arabian SA Grey Knight (aka Mr. Grey). Cheyenne is looking forward to the upcoming riding season and hopes to ride right out of "rookie" status.

Mother and daughter enjoy riding together through some of the most scenic, untouched and remote areas of the country. There is no better way to see and appreciate the beauty of our country than from the back of a horse. Lynn and Cheyenne are members of GCU Lodge



Cheyenne & Lynn riding Psyche and Mr. Grey.

144 and the daughter and granddaughter of National Director John & MaryEllen Oslick.

Tom & Linda Oslick Celebrate 50th Wedding Anniversary

Tom & Linda Oslick celebrated their 50th Wedding Anniversary on January 31, 2020. The couple recently traveled to Bermuda and also cruised down the Rhine River in Europe.

Tom and Linda were married at St. Bartholomew Roman Catholic Church in Penn Hills, PA on January 31, 1970 by the late Very Rev. Archpriest Dennis M. Bodga of the Byzantine Rite and concelebrant Reverend Fr. Thomas O'Neil of the Roman Catholic Church.

Tom worked as an accountant for Peoples Natural Gas company for 28 years, Sears and the Penn Hills Police Department as a crossing guard.

Linda worked as a nurse at UPMC Penn Plum Family Medicine for 25 years, Citizen General Hospital and taught Medical Assisting at a vocational school.

The couple loves to travel, visiting many countries around



4th Generation Cousins Continue GCU Family Tradition!



Elizabeth Pentz with her six grandchildren from St. Mary Byzantine Catholic Church, NJ are the newest GCU members of Lodge 254. This wonderful family tradition started with their great-grandparents, John & Anna Rudo of St. Thomas Church in Rahway NJ. Front: Thomas Tyminski-2, Nicholas Como-3 and Luke Pentz-3. Middle: Victoria Como-6 and Vivienne Pentz-7. Standing: Grandmother Elizabeth holding Michael Como-11 months old.

the world. They have visited Australia, New Zealand, Rome, Ireland, Hawaii and cruised down the Rhine River from Amsterdam to Germany. They have also enjoyed trips to Mexico, the Caribbean, Costa Rico and their favorite was a 13 member family vacation to Walt Disney World Park and a Disney Cruise in 2011.

They both are very active volunteers at the Penn Hills Senior Center, Holy Trinity Byzantine Catholic Church, St. Bart's Roman Catholic Church and with the GCU. The Oslick family is very active participating in many of the GCU's fraternal activities.

The couple has three children: sons Tom Jr. (Gina) and William (Vicki) and children Payton & Kaitlyn, and a daughter Teresa Allshouse (Tim) and children Timmy Jr., Casey and Gracie. Their grandchildren are all members of the GCU.

A celebration to commemorate this very special occasion was held at Hoffstot's Restaurant in Oakmont, PA.

They thank God for truly blessed them with a long and fulfilling 50 years of marriage.

Robert Knapp Ordained to the Holy Order of Deacon

The parish of Resurrection Byzantine Catholic Church in Smithtown, NY experienced its first ever ordination on January 25. Bishop Kurt Burnette ordained Subdeacon Robert Knapp to the Holy Order of Deacon. The newly ordained Deacon Robert is the first diaconal vocation at Resurrection. Concelebrants included: Father Vladyslav Budash the newly named parochial vicar at Resurrection; Father Nicholas Daddona of St. Andrew the Apostle Byzantine Catholic Church in Westbury, NY; Deacon John Reed from Epiphany of Our Lord Byzantine Catholic Church in Roswell, GA; Deacon Richard Terza of St. Mary Byzantine Catholic Church in Kingston, PA and Subdeacon John Harden of St. Michael the Archangel in Mont Claire, PA.

Deacon Robert was born in New York and has been a member at Resurrection Church for 40 years. He and his wife Lisa celebrated their 35th wedding anniversary last summer. They have three children; their son Joshua married to Kate; and daughters Melissa and Emily. They also have one grandson Liam. All were in attendance to witness and celebrate the day. Deacon Robert is employed by the Federal Aviation Administration as a manager in their Technical Operations organization. He has been active in the parish as a catechist, teen group moderator and altar server. He also leads the parish men's prayer group and has taught adult education as well.

Marge Russell



Bishop Kurt Burnette ordaining Subdeacon Robert Knapp.



Bishop Kurt Burnette (center), Subdeacon Robert Knapp with his wife Lisa, their children and grandson Liam.

District 5

UPCOMING DISTRICT 5 EVENTS

SUBJECT TO CHANGE

Spring Helping Hands Day at Holy Annunciation Monastery

Saturday, June 6

9 AM

Sugarloaf, PA

Byzantine Family Day at Knoebels Park

Sunday, July 19

10 AM

Elysburg, PA

Annual Golf Tournament

Saturday, August 1

8:30 AM Shotgun

Captain & Crew Format

Pig Roast & Prizes to follow

Sugarloaf Golf Club

18 Golf Course Road, Sugarloaf, PA 18249

Contact Ed Keil at 570-824-1264

Railriders Baseball Game

Saturday, August 8

Game time is 6:35 PM

Scranton/Wilkes-Barre Railriders vs. Lehigh Valley Iron Pigs (Philadelphia Phillies affiliate)

PNC Field

235 Montage Mountain Road, Moosic, PA 18507

It is Copa de la Diversion Night

Gleyber Torres Emoji head giveaways to the first 2,500 fans

Fireworks after the game

Contact Ed Keil at 570-824-1264

Annual Hockey Outing | The annual District 5 hockey outing was held on Saturday evening, March 7, 2020 at Mohegan Sun Arena in Wilkes-Barre Township, PA. The Wilkes-Barre/Scranton Penguins faced off against the Bridgeport Sound with 65 people attending through District 5. The game was a St. Patrick's Day celebration with the Penguins dressed in green, Tux (their mascot) wearing a kilt, Irish dancers and Irish music playing. Attendees received a green Penguin's hat, a value meal voucher from McDonald's, a hot dog, chips and drink.

Excitement started just 11 seconds into the game as a fight ensued which delayed the game 30 minutes to repair the ice. The Penguins were victorious, 5-2. A special events subsidy was provided by the Home Office, as well as 3 Target gift cards won by Ann Marie Batyko, Ed Dolinish Jr., and Steven Luksa. Tubes of lip balm were also provided by the Home Office. Thanks for all they do to assist District 5.

Ilona Dolinish | Fraternal & Publicity Director



The Batyko Family.



The Pezak Family.

District 15

UPCOMING DISTRICT 15 EVENT

Annual Bunco and Luncheon

Date will be announced soon

11:30 Doors Open

12 NOON Lunch is served

\$30 ticket

Seven Oaks Country Club
132 Lisbon Road, Beaver, PA 15009

The afternoon will include lunch, a cash bar, Chinese auction, a 50/50 drawing and Bunco prizes. Bunco is a social dice game involving 100% luck (no skill), scoring and a simple set of rules. Bunco players roll dice, while moving between tables, meeting new people and reacquainting with old and new friends.

The Bunco Luncheon is the District's Matching Funds Project this year and all proceeds will go to **Communicycle**, located in Aliquippa, PA. Communicycle is a community organization

and ministry that uses bicycles to connect individuals and other community organizations to each other. They collect used bikes and parts to provide a way for children (and adults) to have a fun and safe bike to ride. They seek the glory of God through building kingdom relationships and reconciling communities, all through the simple act of repairing bicycles. Repairs are done at no cost. Beneficiaries of the program learn how to repair their own bike, or receive a bike through volunteering in their community. To learn more about this wonderful organization: visit information@communicycle.org.

Tickets can be purchased from District 15 Officers; Pam Dietrich at the Home Office 724-495-3400 ext 3824 or Ellen Policastro at Seven Oaks 724-495-3300 ext 4223.

Like and Share us on Facebook where you can find additional details for all District 15 events.



Snapshots of Life

Earning a Degree

If you went to college or are currently attending, you probably have student loans that need to be repaid. If you should die before the loans are repaid, that obligation could fall to your loved ones. Why not make sure that you are covered during this time of increased liability?

As you work to make a better future for YOU, GCU Term Life is an affordable way to:

- guarantee that your responsibilities are met
- your family is secure,
- protect against financial calamities,

regardless of what the future holds.

GCU Term Life Insurance could be the right choice, and it's available for 10, 20, or 30 years.



GCU

Term Life Insurance

Lodge News

Lodge 47

BINGHAMTON, NY

Fraternal Fellowship

On February 8, 2020 Dianne Metzgar and Bob Sufлита presented Father Peter Tomas with a check for \$200.00 which was used to support the annual St. Nicholas celebration held on December 8, 2019. The event was made possible from donations, ticket sales and in part with funds from a GCU Fraternal Grant. A very special thank you to the Home Office for the grant, goodies and their continued support.



Donation made to SS. Peter & Paul Church by lodge members Pam & Bob Sufлита.

SS. Peter & Paul BC Church Parish Expansion

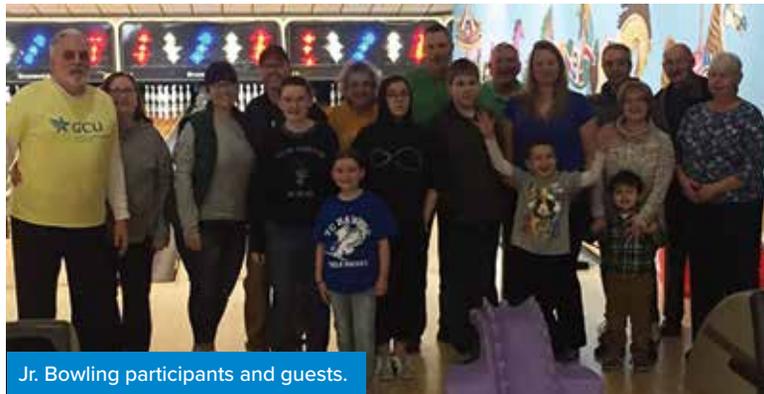
Donations for patrons in the 100th Anniversary Celebratory Booklet published by SS. Peter & Paul Church in Endicott, NY resulted in a surprise Parish Expansion Matching Funds check in the amount of \$2,748.00. The request was submitted by Lodge 47 and presented on February 9, 2020 to some of the committee members and parishioners. The committee did a great job for the 100th Anniversary Celebration on September 22, 2019. Lodge 47 would like to express its gratitude to the GCU Home Office for the opportunity to participate in the Parish Expansion Matching Funds Program.



Heather Main, Salvation Army Captain Joseph Hansen, Daria Shierly and Dorothy Bakalar.

Salvation Army Angel Tree Project Check Presentation

Lodge 47 members Dorothy Bakalar and Daria Shierly met with Salvation Army Captain Joseph Hansen and Case Manager Heather Main on February 20, 2020 to present them with a \$650.00 Community Matching Funds check. The lodge has participated in Salvation Army's "Brighten the Holiday" Campaign for many years and for the third consecutive year, also used the Angel Tree Project, a collection of toys and gifts specifically for children, as a Community Matching Funds project. Salvation Army will use the funds to help meet the needs in the Binghamton and Broome County, NY areas. This includes help with their soup kitchen, food pantry, bread distribution program, breakfast/dinner services and other community outreach programs. Lodge 47 is proud to continue this tradition and sincerely grateful to everyone who very generously donated to the project. It is only with the help of everyone together that we are a true success. Thank you very much!



Jr. Bowling participants and guests.

Junior Bowling Tournament

Lodge 47 held their Junior Bowling Tournament on Sunday, March 8, 2020 at Ripics Carousel Lanes in Binghamton. The afternoon began with the junior bowlers treated to pizza, soda, snacks and fruit. With family members and enthusiastic spectators cheering them on, the participants bowled their

best. They were also quite excited to receive "goodie" bags and McDonald gift cards when they were finished bowling. It was a wonderful day for everyone to strike up some fun with extra smiles, laughter and new friendships to share!

CONTINUED

Lodge 47 CONTINUED

Well Wishes and Thanks

Lodge 47 remains thankful to the GCU Home Office for fulfilling the requests for Fraternal Grants, Matching Funds, and their unending support. No matter what, they always take the time to assist Lodge 47. The lodge sincerely appreciates all the lodge members, parishioners, volunteers, family and friends who make its activities a success.

As the start to Year 2020 is facing unsettled and difficult days, Lodge 47 would like to wish you, your family, friends, loved ones and all those in your communities, strength and faith. As we are all facing these challenges to the best of our ability, we are inspired by all the caregivers, health care workers and first responders. We pray for their expertise and that they remain strong. As we move forward and take this opportunity to support and help each other, as neighbors and friends, we pray for guidance, patience and confidence. May everyone be blessed with support, safety and good health.

Daria Shierly | Secretary-Treasurer

Lodge 53

WILKES BARRE

Big Game Pizza Sale

Lodge 53 held a pizza sale for the "Big Game" the weekend of February 1-2, 2020. The lodge sold 49 trays from Ravello's Pizza to lodge members and members of St. Mary Church. Everyone was excited to get their pizzas in time for the big game.

A big thank you to the GCU Home Office for the Fraternal Grant and the giveaways for everyone to enjoy!

John Marko | Treasurer-Secretary



Secretary-Treasurer John Marko and President Georgeanne Frey present Fr. Michael Kerestes with pizza sale proceeds.



Lodge 77

LORAIN, OH

Valentine Bake Sale

GCU Lodge 77 held a Valentine themed Bake Sale on Saturday & Sunday, February 8 & 9 following the Divine Liturgy at St. Nicholas Church. The money raised at the Bake Sale will be put to good use in the coming months. Thanks to all the members who generously took the time to bake and all those who purchased all the delicious goodies.

Anne Dillon | Treasurer

Lodge 81

UNIONTOWN, PA

Lodge 81 warmed the hearts of many during the winter months with various parish and community activities.

Parish

Monthly birthday recognition coffee socials included many Lodge 81 members. In February Gerry Dorobish, Theresa Petruska, Janet Gaydos and Bonnie Balas were honored and in March Stephen Petruska. The St. John Parish "Fasengy" was held on February 23 prior to the beginning of Lent. Lodge 81 volunteers for the event included: Joan Bridges, Bonnie Balas, Cathy Philips, and Janet Gaydos.

Lodge 81 officers who also serve as ECF instructors James Mihalko and Bonnie Balas had their students prepare crosses to be blessed in church for the 3rd Sunday of the Great Fast – Veneration of the Precious Cross on March 15.



Marcia Harrer and James Mihalko with ECF students.



Decorated crosses.

James & Bonnie readied the crosses which were made by a parishioner, Kay Breakiron. Then on February 29 and March 1 all instructors assisted the students in painting them.

Throughout the Great Fast GCU members were involved in parish activities. Helen Ponzurick, Bonnie Balas, and Bernadette Karaffa with pirohi making and Stephen Petruska with cantoring of weekend and Presanctified Gifts Liturgies. Bonnie Balas and Cathy Phillips also assisted with the weekly bake sales at the Friday "Pirohi" lunches.



Lucas Mihalko, Stephen Popson and Anne Gray making a donation.



Bobbi Skovira, Bonnie Balas and Marcia Rabatin.



Joan Bridges, Sr. Barbara Jean Mihalchick, Bonnie Balas, Sr. Monica, Marcia Harrer and Mark Jesko.

Community

Lodge 81 sponsored a collection for the Souper Bowl of Caring from January 31-February 2 before and after Divine Liturgies. Monies collected were donated to the local St. Vincent dePaul Society Food Bank.

Yearly pysanky classes offered to the community at St. John Church were held on four Mondays during the Great Fast with Bonnie Balas as instructor. Joan Bridges and Mark Jesko also assisted with the 20+ students who attended wanting to learn the art of pysanky.

On March 8 the Sisters of St. Basil held an open house to celebrate a century of ministry since their founding

in 1921. The prayer service and open house were held in conjunction with National Catholic Sisters' Week. Marcia Harrer was a greeter and Gerry Dorobish and her great nieces handled registration and door prizes. Bonnie Balas, Joan Bridges and Mark Jesko attended to celebrate with the Sisters.

The Mon Valley Deanery Day of Recollection was held on March 15 at St. John the Baptist Church in Scottsdale, PA. Fr. Stephen Wahal presented a very enlightening topic "Father Forgive Us." Marcia Harrer, Bonnie Balas, Bernadette Karoffa and Genevieve Marszal were among the GCU members in attendance.

The Lodge 81 quarterly meeting held on February 9 focused on the upcoming Egg Eggstravaganza as well as upcoming donations. Let it be known that Lodge 81 members and St. John parishioners were eagerly preparing for the 15th Egg EGGStravaganza, which unfortunately had to be cancelled due to the outbreak of the Coronavirus. All other parish services and activities were cancelled as well. Lodge 81 will keep in prayer ALL affected at this serious time.

Bonnie Balas | Vice President & Publicity



Kitchen workers: Tim Keller, Georgette Duchak, Steve Wizda, Mike & Michaela Mancak, Steve Andrichak and Mark Pegula. (Ronald Mancak-photographer.)

Lodge 92

JESSUP, PA

Ethnic Dinner

GCU Lodge 92 held its annual Ethnic Dinner on Sunday, February 23, 2020. This event, held each year on the Sunday before Lent begins, benefits the community and local youth. Priced at \$12.00 per dinner, Lodge 92 sold over 230 dinners to make it a great success.

Michaela Mancak | Secretary

Lodge 93

NORTHERN CAMBRIA, PA

Valentine's Day Social

Valentine's Day provided a great opportunity to share the unconditional love of God for His church and people. Lodge 93 members gathered with parishioners after Liturgy to enjoy a Valentine social.

Lenten Soup Gatherings

Lent provides more opportunities than normal for members and guests to gather for Lenten soup, as well as, the chance to worship and pray together. Tested by time and appetite, various soups are provided. The soup get together helps remind us of the early church traditions of sharing food and living lives together. Scheduled soup suppers were March 4, March 18 and April 1. Unfortunately, the COVID-19 preventative measures forced the cancellation of the April 1 event.

Good Samaritan Food Pantry

The Good Samaritan Food Pantry was assisted by members to help feed and teach best practices on February 27. The GCU recognizes the strong link between hunger and health and is committed to making a positive impact.



Food Pantry workers.



Keelan McDonald and Connie Strittmatter.

Keelan McDonald, SNAP Outreach Coordinator of Indiana, was on hand to explain the SNAP program. The Supplemental Nutrition Assistance Program provides nutrition benefits to supplement the food budget of needy families. You can find out if you qualify by registering online at pittsburghfoodbank.org/snap.

Connie Strittmatter | Secretary-Treasurer

UPCOMING LODGE 93 EVENT

Basket Raffle

Sunday, April 19
11 AM

St. John the Baptist Byzantine Catholic Church Hall
719 Chestnut Ave., Northern Cambria, PA 15714

Please check the GCU website for updates on this event.



Lenten soup organizers.



Parish children participating in the Fasengy celebration.

Lodge 109

LYNDORA, PA

Fasengy Celebration

On Sunday, February 23, 2020, the day before the beginning of the annual Great Fast, Lodge 109 held its Pre-Lenten Fasengy celebration at St. John the Baptist Catholic Church.

The event featured a social after Liturgy complete with pizza and salad as well as a variety of sweet treats. Many of the parish children participated by wearing costumes while they paraded about the church hall ringing bells, tooting horns and chasing balloons while ethnic music played in the background. A few of the adults also participated by dancing the polka.

Lodge 109 cancelled its first quarter meeting and an Easter Egg Hunt planned for Palm Sunday due to the Coronavirus restrictions. A bingo night for the veterans at the Butler Medical Center and a Matching Funds hoagie sale were also put on hold until further notice. The lodge is hoping the annual Flag Day ceremony and luncheon will not be affected by the ongoing closures surrounding the virus.

Janet Uram | Secretary-Treasurer

Lodge 151

NEW YORK, NY

Ad Limina Conference

Bishop Kurt Burnette invited Fr. Nicholas Daddona from St. Andrew Byzantine Church to go to the Vatican to participate in the Ad Limina Conference with the Pope and other Eastern Catholic Bishops. They discussed various aspects and challenges in the Passaic Eparchy. It was a great experience for all.

Parish Expansion

GCU members Michael Knapp and Ruth Karmazon presented a Matching Funds check to Fr. Michael Salnický at St. Nicholas of Mira Church in the Poconos. The money was used to repair the Heating and AC units in the church. Fr. Michael thanked the GCU for all its contributions and support of the church.

With Sadness

Lodge 151 was saddened by the death of Barbara Kovalcik on February 24, 2020. She was a very special and caring person and a dear friend to many. She was an active GCU member attending many lodge functions and GCU Conventions. She bowled in the lodge league, tournaments and participated in district activities. She will be greatly missed. Her obituary appears on page 52.



Ruth Karmazon and Michael Knapp presenting Fr. Michael Salnický a check from the Parish Expansion Matching Funds event.



Fr. Ed Cimbala & Devin Goda with Lodge 151 members.

UPCOMING LODGE 151 EVENTS

Helping Hands Day

Saturday, May 23

St. Andrew Church
275 Ellison Avenue, Westbury, NY 11590

Clean up of the grounds and planting of flowers for the summer.

Contact Marge Russell at 516-307-1016

Luncheon & Show

Wednesday, June 3

Westbury Manor
1100 Jericho Turnpike, Westbury, NY 11590

Contact Marge Russell at 516-307-1016

Flag Day Celebration

Thursday, June 11

CP Center, Roosevelt, Long Island

Contact Marge Russell at 516-307-1016

Liturgy & Pre-Lenten Luncheon

GCU members attended Liturgy and a Pre-Lenten luncheon at St. Mary Byzantine Church in NYC on January 23, 2020. Fr. Ed Cimbala welcomed everyone and a nice luncheon was served. The lodge's new celebrity friend Devin Goda, who is on the show *The Price is Right*, presented the Matching Funds check to Fr. Cimbala. The parishioners were so happy to receive the money from the GCU and a picture was taken with most of the attendees. Lodge 151 members met Devin at their annual meeting and were impressed with his fine character and deep devotion to his faith. His mom is a GCU member and was very impressed and happy to see the article about him in the *GCU Magazine*. Devin will be moving to California soon. We wish him luck and hope he knows he leaves with best wishes from Lodge 151.



The Knapp Family.

Robert Knapp Ordained

On January 25 at Resurrection Church in Smithtown, NY Bishop Kurt Burnette ordained Robert Knapp to the Diaconate. Fr. Nick Daddona of St. Andrew concelebrated at the ordination Liturgy. Over 100 family members, friends, parishioners and GCU members came to honor the newly ordained Deacon Robert.

2nd Quarter Meeting

Sunday, June 14

Following the 10 AM Divine Liturgy

St. Andrew Church
275 Ellison Avenue, Westbury, NY 11590

Members will be celebrating Lodge 150 and 151 which originated in 1916 and the patron saint of Lodge 151 St. John the Baptist. A Liturgy for the deceased members of the two lodges will be followed by lunch made by chef Stefan Vilarcy. We will also have some fundraising activities. Hope to see many of our members.

Contact Marge Russell at 516-307-1016.

Annual Bake Sale

Lodge 151 members have been busy baking for the annual bake sale. This year the lodge was very lucky to have Fr. Vlad Budash and his wife Natalia helping. Father Vlad is the new pastor at The Church of the Resurrection in Smithtown.

Marge Russell | President



Bake sale volunteers.

UPCOMING LODGE 164 EVENTS

SUBJECT TO CHANGE

Mother's Day Bingo Fundraiser

Sunday, May 10

Doors open at 4:30 PM

Bingo begins at 6:45 PM

St. Mary's Assumption Social Center
356 South Belle Vista Avenue
Youngstown, OH 44509

Benefits The Rescue Mission of Mahoning Valley, St. Vincent dePaul Society Kitchen & Veterans Outreach Trumbull & Mahoning Counties.

Flag Day Observance

Sunday, June 14

St. Mary's Assumption Church
356 South Belle Vista Avenue
Youngstown, OH 44509

Father's Day Bingo Fundraiser

Sunday, June 21

Doors open at 4:30 PM

Bingo begins at 6:45 PM

St. Mary's Assumption Social Center
356 South Belle Vista Avenue
Youngstown, OH 44509

Benefits St. Mary's Church and Social Hall maintenance.



Members enjoying the Founders' Day brunch.

Lodge 164

YOUNGSTOWN, OH

Founders' Day

Lodge 164 celebrated Founders' Day on Sunday, February 16. Eighteen members and 3 guests enjoyed a hot buffet brunch of scrambled eggs, sausage links, hash browns, OJ, coffee & tea, donuts and fresh fruit. After the meal, GCU programs & benefits were explained and Easter cards were passed around and signed for parish and lodge shut-ins.

Meatless Soup & Sandwich Luncheon

Starting the first Wednesday of Lent, after 11 AM Presanctified Liturgy, Lodge 164 held a meatless luncheon of soup & sandwich. Lodge members cooked and prepared the food for the 20-25 parishioners who enjoyed the luncheon each week.

Donations were made and extra soup was sold at Wednesday evening Bingo. February 26 and March 4 were event dates while the March 11 date was a bingo sale of haluski. Total donations and sales amounted to \$350.00, which will be matched by the GCU to benefit the Sisters of St. Basil the Great at Mt. St. Macrina in Uniontown, PA. Due to the Coronavirus threat, further Lenten services and events were suspended until May.

Dr. Tom Sopkovich | President

Lodge 182

KINGSTON, PA

Annual Holiday Party & Fraternalist of the Year

Lodge 182 held its Annual Holiday Party, election of officers, fourth quarter meeting and presentation of the lodge's Fraternalist of the Year Award on Sunday, January 5, 2020 at Bar Louie in Wilkes-Barre, PA. President Colleen Evans presented a plaque and a monetary award to this year's Lodge

182 Fraternalist of the Year—Mary Ann Savage. A longtime member of the GCU she is always willing to help with all the lodge's projects. She is an asset to Lodge 182 and the officers & members thank her for her dedication and the energy she brings to each activity.



Fraternalist of the Year Mary Ann Savage and President Colleen Evans.

Christmas Pageant

Lodge 182 held its Annual Christmas Pageant on Christmas Eve, December 24, 2019, at St. Mary BC Church, Kingston, PA. The Pageant was held prior to the Divine Liturgy. ECF students, teachers, and members of Lodge 182 performed their original version of the events that took place leading up to and including the night Jesus was born. The play included angels, camels, donkeys, shepherds, Mary, Joseph, Baby Jesus, the 3 Kings, and of course The Little Drummer Boy. It truly was a great success and the costumes keep improving every year. All who attend mass on Christmas Eve at St. Mary have come to expect and enjoy a great performance and are never disappointed! Great job everyone!

Many thanks to St. Nicholas (Butch Kosmach) for leading the pack and to Jenn Terza, John Seasock and all the other cantors involved in the beautiful singing of Christmas carols essential to the play's success. Thank you to Laura Seasock, Barb Zelnick and Laure Marcin, pageant directors and to Father Mykhaylo Prodanets.

Laure Marcin | Secretary



Helping Hands volunteers: Row 1: Sophia & Amelia Nesgoda, Brayden Craigle and Andrew Kurilla. Row 2: Paul Seasock, Ivan, Ivanna & Antonina Prodanets, Marlene Williams, Julianna & Irene Pochatko, Maria Terza, Laure Marcin, Mary Ann Evans and Mary Ann Wright. Row 3: John Seasock, Dorianna Williams, Jason Marcin and Laura Seasock. Missing from the photo: Dr. John & Colleen Evans.

Helping Hands Event

Lodge 182 in conjunction with the ECF teachers, parents and children of St. Mary Byzantine Catholic Church, Kingston, PA held a Helping Hands Day on December 22, 2019. ECF students made beautiful ornaments, with the help of Lodge 182 members and teachers, to decorate the Christmas trees in the church. The ornaments were hung by the children and the group helped to prepare the church for the Christmas season. Pews were dusted, books in the pews were put in order and the rest of the church was dusted and cleaned to the best of their ability. A pizza party was held for all the volunteers. Thank you to all who helped to make this event successful.



Christmas Pageant participants: Row 1: Ivanna & Antonina Prodanets (Angels) and Brayden Craigle (Shepherd). Row 2: Eddie Kingsland (Little Drummer Boy), Amelia & Sophia Nesgoda (Angels), Julianna Pochatko (Shepherd), Maria Terza (Mary), Irena Pochatko (Angel Gabrielle). Row 3: Marlene Williams (Shepherd and Camel), Jason Marcin (Narrator), Colleen Evans (Donkey), John Seasock (Joseph), Paul Seasock (King), Stepan & Ivan Prodanets (Kings).

Lodge 258

HERMITAGE, PA

Check Presentation

Members of GCU Lodge 258 presented a check for \$450.00 to Fr. Kevin Marks for the St. Michael Building and Ground Maintenance Fund. The check represented proceeds from the 2019 Matching Funds Project. The funds were raised through December lottery calendar sales and sales of Daffin's Candies candy bars. Members sold the tickets and candy bars from October through December, at each Divine Liturgy held at St. Michael BC Church in Hermitage.



Secretary Joan Walker, Fr. Kevin Marks, lodge member Lucy Mallick and President Bill Dzuricsko presenting check to Fr. Kevin in front of the icon of parish patron saint St. Michael the Archangel.

Founders' Day Celebrations

GCU Lodge 258 recently celebrated Founders' Day at St. Michael BC Church. On Saturday, February 15 after the 4 PM Divine Liturgy, the lodge provided refreshments and a sheet cake, decorated in blue and gold for the GCU. Thanks to the Home Office, small bags of M & M's and Sour Patch Kids, coloring books & crayons and pill cases were distributed to those in attendance. Many parishioners stopped by to enjoy the cake and ask questions about the GCU.

On Sunday, February 16 after the 9 AM Divine Liturgy at St. Michael Church, the parishioners were treated to cake, muffins and bagels, courtesy of GCU Lodge 258 to celebrate Founder's Day 2020. Church goers enjoyed their weekly coffee social which was enhanced by the surprise addition of the tasty baked goods. There were also bags of candy and coloring books remaining for the morning group of children to enjoy. All of the parishioners and visitors were thankful for the generosity shown by the GCU and Lodge 258.

Bill Dzuricsko | President



Annual Bowling for Charity event. Members of the Gibbons, Hardman, Pisarcik, Dowell, and Vasil families raised \$200.00 for the American Red Cross Disaster Relief Fund.

Annual Bowling for Charity

On Sunday, January 26, the ECF students at St. Michael Church held their annual Bowling for Charity event at Thornton Hall Lanes in Sharon, PA. Ten students and alumni of the ECF program participated by collecting donations and pledges for the American Red Cross Disaster Relief Fund. Parents and ECF staff members kept score and offered moral support and coaching suggestions! The students raised \$200.00 for the cause, which will go directly to the charity and GCU Lodge 258 covered the cost of shoe and lane rentals as well as refreshments, which included pizza, cookies, apples, iced tea and lemonade. It was a great opportunity for the students and families to socialize and enjoy fellowship and to donate their time and money for a good cause. A special thank you to Michael J. Vasil who took the wonderful photos of the activity!



Joanne Wansack cutting and plating the cake at the Founders' Day event.



The Gibbons family was one of the families who enjoyed the chocolate chip muffins after morning Liturgy. Photos courtesy-Michael J. Vasil

Lodge 268

MINGO JUNCTION, OH

Food Bank Donation

Lodge 268 happily assisted the Indian Creek High School Food Bank. Besides purchasing food the lodge also purchased personal items such as shampoo, toothbrushes, toothpaste and deodorant. Principal Louie Retton said

since this program began attendance has been up. Mr. Retton along with superintendent Dr. T. C. Chappellear were very much appreciative of Lodge 268 and the GCU for the help provided to Indian Creek High School students.



Sara & Carla Gasser with Indian Creek HS Food Bank donations.



Megan Lloyd, Marge Kendrach and Paul Voltz.

Scholarships

Lodge Secretary Marge Kendrach happily presented three scholarships to Megan Lloyd, Paul Voltz and Alex Larue. These college students were awarded the scholarships for their years of service assisting with lodge and parish fundraisers.

Carla Gasser | President



Snapshots of Life

Creating a Legacy

Is your legacy a "go-forward" strategy? Very few people like to think about what their family would do if the worst should happen, but it's an important topic to contemplate as part of a solid financial plan.

Term life insurance is an affordable way to provide protection for loved ones if the need for life insurance will only last for a certain period. This timeframe often coincides with;

- a mortgage payment,
- how long until a child's college funding needs to last,
- or how long a person is providing for their spouse with their income.

The loss of income and household contributions can be a severe hardship for a family. Everyday expenses like housing, utilities, food, childcare, education, and health care may be difficult or impossible to pay with a reduced household income. Life insurance death benefit proceeds can be set aside to pay for these ongoing expenses.

Life insurance is the perfect way to secure your family's future, no matter what.



GCU

Term Life Insurance



Event Coordinators Linda & Eric Primuth.

Lodge 302 BRECKSVILLE, OH

Annual Game Night

On March 7, 2020 over 30 GCU lodge members along with guests attended the *Annual Game Night* sponsored by Lodge 302 at St. Joseph's Activity Center in Brecksville, OH.

The lodge provided a meal and beverages while members brought appetizers or desserts. Everyone enjoyed the "Make Your Own Taco" or Chili meals. After the meal, participants broke into small groups and played various board games. It was a fun evening spent with fellow members—with lots of laughs and good food.

Thank you to Linda & Eric Primuth for preparing the meal for this year's event.

Easter Egg Hunt Canceled

Unfortunately, the annual Easter Egg Hunt scheduled for Sunday, April 5, 2020 was canceled due to the Coronavirus Pandemic.

Christine Bratnick | Publicity Director



Game of Scrabble with guests Lea Varner Deka, Bonnie & Paul Gnusckke.



Game of "quarters" Poker with players Joe & Carol Csornok.

UPCOMING LODGE 302 EVENTS

SUBJECT TO CHANGE

2nd Quarter Meeting

Sunday, April 26

Following 10:30 AM Liturgy

St. Joseph Church
Brecksville, OH

Memorial Day Service

Sunday, May 24

Following 10:30 AM Liturgy

St. Joseph Church
Brecksville, OH

Lodge 336

EUCLID, OH

Meeting

A meeting was held on Sunday, February 23 at Holy Resurrection Church Hall (formerly St. Stephen) for lodge members and friends to learn more about GCU fraternal programs and financial products. Agent Randy Baden presented an informative program to the 65 people in attendance. Door prizes and a chance to win a 50" TV. Gift card winners were: Julie Anderson, Anne Hayes, Goldie Teunenre, Donald Vislosky and Ms. Weave. Marlene Chinchar was the BIG winner of the TV. Thank you Randy for providing the lodge with knowledge of GCU programs and products.

Lodge 401

NANTY GLO, PA

St. Nicholas Celebration

GCU Lodge 401 and the Ladies Guild of St. Nicholas Byzantine Catholic Church sponsored the annual St. Nicholas Day dinner and social. The event began with an 11 AM Hierarchical Divine Liturgy celebrated by Bishop John Kudrick. Con-celebrating the Liturgy was the church's pastor, Fr. Robert Oravetz. During the Liturgy Bishop Kudrick, who is a former pastor at St. Nicholas, blessed the new carpeting in the church, the new censor and St. Nicholas icon. The Liturgy also marked the closing of the church's centennial year.

Following a covered dish dinner in the church social hall the eagerly awaited visit from St. Nicholas (Stephen Bender) took place. St. Nicholas had a gift for each of the youngsters.

In gratitude, Fr. Oravetz presented Bishop Kudrick with various religious



Kaitlyn & Kristen Williamson, John Melcotti, Kendra Williamson, Charley, Jocelyn & Jaxon Ford with St. Nicholas (Steve Bender).

themed books and a DVD copy of the parish centennial celebration. Bishop Kudrick visited each table to greet all in attendance.

On behalf of Lodge 401 and the Ladies Guild, a special thank you to Bishop John Kudrick, Fr. Robert Oravetz and all who participated: decorating & cleaning the church & hall; bringing a covered dish; providing desserts; ordering and picking up the chicken and other supplies; purchasing the gift items and helping with cleanup.

Thanks to the GCU Home Office for their financial support and providing some of the gift items.

Eugene Ostinowsky | Vice President

GCU Student Debt Program Continues in 2020

The GCU Board of Directors realizes that many young members complete college with significant Student Debt and has approved continuation of the GCU Student Debt Program. The budget established will provide up to 100 awards in 2020. The program assists GCU members with a portion of their Student Debt. The program is open to both new applicants and to those that received the award in 2018 and/or 2019.

Members that qualify are eligible for four annual awards of \$500.⁰⁰ each. Members are required to apply annually to receive the award. Requirements include: GCU membership as of 12/31/2019 with a permanent life insurance certificate or annuity with a current balance of at least \$2,000.⁰⁰. Proof of at least two years of payments on the student loan(s) and volunteer involvement will also be required. Complete details, program requirements and application are available at: www.GCUusa.com—Members—Member Benefits—Student Debt.

All applications must be completed online. Once membership requirements have been verified, the applicant will receive an email with the additional requirements. Awards are presented on a first come, first served basis, based on the date when all required information has been received and not initial application date.



UPCOMING GHRL EVENTS

SUBJECT TO CHANGE

Blind Doubles No-Tap Tournament

Saturday, May 2

3 PM

Bowl-Arena
190 Susquehanna Blvd., West Hazleton, PA

Contact Agnes at 570-454-4869

2nd Quarter Meeting

Sunday, May 17

2 PM

SS. Peter & Paul Church
107 South 4th Street, Minersville, PA 17954

Spring Helping Hands Day at Holy Annunciation Monastery

Saturday, June 6

9 AM

Sugarloaf, PA

Bus Trip to Wind Creek Casino

Sunday, June 14

Contact Agnes at 570-454-4869

43rd Annual Holupki Open

Saturday, July 11

10 AM Shot Gun Start

White Birch Golf Course
660 Tuscarora Park Road, Barnesville, PA 18214

Contact Agnes at 570-454-4869

Byzantine Day at Knoebels Park

Sunday, July 19

10 AM

Elysburg, PA

If you are interested in taking the bus, please contact Dorothy at 570-459-0880 or Agnes at 570-454-4869.

Greater Hazleton Regional Lodge

HAZLETON, PA

The season of Spring is upon us, the birds are chirping, the flowers are pushing through the ground and Mother Nature gave the Northeast a very mild winter season.

Pre-Lenten Casino Trip

On Sunday, February 9, GHRL had a Pre-Lenten Casino trip to Wind Creek Casino in Bethlehem, PA. Thanks to the Home Office for the Fraternal Grant and lip balms. A variety of door prizes, a 50/50 fundraiser and refreshments were served to everyone on the bus. One of the GHRL participants was fortunate to have her name called as a Casino \$1,000.⁰⁰ prize winner.



Rick Hoppey, Deacon Larry Foran, Carol Shemansky, Roy Paisley and Judy Kringer in one of the casino restaurants.

Matching Funds

A successful GHRL Matching Funds fundraiser for the month of April benefited Holy Dormition Friary. GHRL is currently working on a Community Matching Fund activity which will benefit the No. 9 Coal Mine and Museum located in Lansford, PA. Three parishes associated with GHRL—St. John BC Church, St. Michael and SS. Peter & Paul in Beaver Meadows held various fund raisers for GCU Matching Funds. The activities included pirohi sales, tricky tray auctions, soup, bake and assorted sandwich sales for the Lenten season.

Go Give! Project

One of the parishioners at St. John BC Church spearheaded a GCU Go Give! project for people who need assistance during the Easter season with a food basket drive. Twelve baskets were filled and distributed to those who could really use help.

CONTINUED

Greater Hazleton Regional Lodge

CONTINUED

Coronavirus Postponements

Due to the Coronavirus Pandemic a lot of adjustments had to be made. The Junior Bowling Tournament scheduled for March 22 and two bus trips planned for the month of April were all canceled.

In all of my lifetime, I have never seen church services canceled in addition to all of the other closures. Let's say a lot of prayers that this virus will soon end and life will be able to go on as usual. Keep everyone in your thoughts and prayers, both living and deceased. **May God Bless us all!** **Take the time out to say a prayer or if your church is open, stop in and pray for everyone during this stressful time.**

May Celebrations

Since there is not another magazine before Mother's Day, please remember to keep all mothers (both living and deceased) in your prayers and thoughts. Take a moment to also say a prayer for our fallen heroes on Memorial Day—their sacrifices helped to keep our country safe and free.

As always, remember, especially in this time of crisis, that dates, times and events are subject to change. If you are unsure about an event, please feel free to call Agnes (570) 454-4869 or if you are computer savvy, check out the GCU website for updates and new postings.

Hopefully all GCU members had a very Blessed and Happy Easter. Christ is Risen, Indeed He is Risen!

Until next time, take care and May God Bless.

Agnes Rohrbach | Secretary & Activities Director



Volunteers at the SS. Peter & Paul Church in Beaver Meadows, PA pirohi sale.



Southeast Pittsburgh Regional Lodge

CLAIRTON & MUNHALL, PA

Veterans Hospital Drive

During the month of November, both Ascension Church and St. John Cathedral parishes held a donation drive for the Veterans Hospital of Pittsburgh. Bill Kerr, a Marine veteran, had been at the VA for an appointment when it was brought to his attention of the hospital's great need for personal care items, books, magazines and snacks. SEPRL shared the list with both churches and had an overwhelming response.

Bill and wife Karen volunteered to arrange the delivery of the donated items. Karen notified children from Ascension parish who arrived on a sunny day to help pack boxes & bags and load the van for delivery. Once at the hospital, volunteers there assisted unloading the donations and expressed their gratefulness—amazed at the amount of supplies delivered.

In addition to the VA Hospital, the lodge collected over 125 pairs of new socks for the City Mission Homeless Veterans Shelter in Washington, PA. The socks were packed into canvas GCU bags for delivery. When lodge volunteers arrived at the office to drop off the bags they were met by Steve who immediately noticed the GCU bags and said "Hey, I'm a member too and I love that bag!" After a brief "GCU" conversation, he thanked us for thinking of their shelter for this project.

Quarterly Meetings

The SEPRL 1st quarter meeting was held on Sunday, March 8 at Ascension Hall in Clairton. A tentative plan for activities and fundraising efforts was confirmed. The next meeting will be at St. John Cathedral on Sunday, June 7.

Trish Roberts | President

Lodge 625

CONEMAUGH, PA

Gob Fest

Wow, time does fly, as I write my report lodge members have participated in a number of activities benefiting the lodge's host parish, Holy Trinity BC Church. Members assisted the Ladies Guild in making gobs for the annual National Gob Day celebration on January 25, 2020 at the Johnstown Galleria. A total of 1080 gobs were made and sold for \$1.50 each. All sold out in less than 45 minutes. The ladies were also awarded the Best Traditional Gob (non-profit). This is the 3rd time since the parish has participated that they have won the award. A plaque was presented to display in the parish hall.

Pirohi Sale

During the month of February, lodge members helped the Men's Club make pirohi as part of their Lenten fund raiser. A total of 200 dozen pirohi were made over a 3 day period.

Father Ronald Borsuk 90th Birthday

On March 10, Father Robert Oravetz and several members of the parish, visited Father Ronald Borsuk, former pastor of Holy Trinity and current resident at a local nursing home. They presented him with gifts in celebration of his 90th birthday. Father Borsuk is a member of Lodge 625.



Fr. Robert Oravetz with Fr. Ronald Borsuk.



Patty Webb and Kathy Russin.

Easter Cash Bash & Dinner

The Easter Cash Bash & Dinner scheduled for March 28 was put on hold due to the Coronavirus Pandemic. This event will be held at a later date. Those who purchased tickets will be informed when the new date is set. Thank you to everyone who purchased tickets to date.

Annual Bowling Party

The lodge's annual bowling party for members and their families scheduled for April 26 at the Richland Lanes in Johnstown, PA has been postponed due to the current Coronavirus restrictions!

Members of Lodge 625 who would like to be added to the lodge's email list are asked to email: gculodge625@yahoo.com. Please also like us on Facebook at GCU Lodge 625.

Georgia Lehman | Secretary-Treasurer

UPCOMING LODGE 644 EVENTS

SUBJECT TO CHANGE

2nd Quarter Meeting

Sunday, April 26

11 AM following Liturgy

St. Nicholas Church
1051 Robinson Ave., Barberton, OH 44203

Helping Hands Day

Saturday, May 9

9 AM

St. Nicholas Church
1051 Robinson Ave., Barberton, OH 44203

Night of the Aces

Friday, June 5

St. Emilian Church
1231 Substation Rd., Brunswick, OH 44212

Fr. John Keblesh Memorial Golf Outing

Saturday, June 6

2 PM 4 Person Scramble Shotgun

\$95 includes 18 holes of golf, cart, lunch,
dinner & beverages (beer & non-alcoholic)

Coppertop Golf Club
5740 Center Road, Valley City, OH 44280

Prizes will be awarded for the team with
the lowest net score, closest to the pin and
longest drive.

To register, please contact St. Emilian Church
at 440-732-8182.

Viva La France Card Party

Wednesday, June 10

“A Night in France”

St. Nicholas Church, Barberton, OH

Helping at the Soup Kitchen

Thursday, June 25

2-6 PM

Presbyterian Church
636 W. Park Avenue, Barberton, OH 44203

Contact Susan Irving if you would like to help
at 330-697-2515 or susq321@gmail.com



Kids meet with St. Nicholas.

Lodge 697

WEIRTON, WV

Spreading Christmas Spirit

Last year, Lodge 697 spread Christmas cheer, not just with parishioners of St. Mary Byzantine Catholic Church but with those in the community as well. The officers came together and picked three children from the Salvation Army Angel Tree to buy gifts for so their Christmas would be a bit brighter.

The officers talked with Father Vasyl and instead of doing gift bags for the senior shut-ins of the parish, decided to bring their homes some cheer with the gifting of a small poinsettia to adorn their tables.

The children of the parish enjoyed treat bags at their Christmas party this year, courtesy of GCU Lodge 697 and also with the help of a Fraternal Grant from the GCU. The children enjoyed bowling with their church friends and the sugary sweets from their treat bags.

Michelle Lahita | President



All enjoyed bowling and the treat bags.

Lodge 945

DUNMORE, PA

Pre-Lenten Dinner

St. Michael the Archangel Byzantine Catholic Church held a Pre-Lenten dinner on Sunday, February 23, 2020 in the church hall following Pre-Lenten services. Lodge 945 utilized a GCU Fraternal Grant to provide beverages and desserts. Thank you to GCU HQ for also providing giveaways for those in attendance.

Matching Funds Program

Currently, Lodge 945 has initiated three Matching Fund projects: a Community Matching Fund event to benefit the Byzantine Nuns at Holy Annunciation Monastery in Sugarloaf, PA; a Parish Expansion Matching Fund event for St. Stephen Byzantine Catholic Church in North Huntington, PA; and a Non-Byzantine Christian Congregation Matching Fund activity for Immaculate Conception Parish in Scranton, PA. Details on these endeavors will appear in the June Magazine.

UPCOMING LODGE 945 EVENT

Flag Day & 2nd Quarter Meeting

Sunday, June 14

Following 9 AM Liturgy

Meeting following Flag Day ceremonies.

St. Michael Church Hall, 511 E Drinker St., Dunmore, PA 18512

We are exploring the idea of a tailgate and night of RailRiders baseball at PNC Field in Moosic, PA, more details will follow. Lodge members are encouraged to attend the meeting.

Volunteer Days

Lodge Volunteer Cleanup Days at the Dunmore Walking Trail and Sherwood Park have been postponed. Lodge members will be notified once new dates have been established.

Helping Hands Day at Holy Annunciation Monastery in Sugarloaf, PA is slated for Saturday, June 6, 2020. Please contact George Kofel at 570-241-2256 or gkofel@GCUusa.com, if you are interested in volunteering your time or if you are in need of a ride. Information will be disseminated to volunteers via the GCU website and via phone in the event of a change of date or cancellation.

In Closing

It is my hope and prayer, as you read this April issue of the *GCU Magazine*, that all of you are well and the country has begun to see a significant decline of cases from the invisible adversary we know as COVID-19. It is my hope that very soon we will once again be able to travel freely, return to work and to attend services in our churches, while getting back some normalcy in our lives. Continue to pray for your families and friends along with the safety and well being of the medical teams and emergency responders on the front lines caring for those who have been afflicted. Let us not forget that our Lord is always at our side each and every day. Along with your prayers to our Lord, pray to his Holy Mother, The Blessed Theotokos and ask for her intercession to ease our fears, heal the sick, and rid us of this infectious disease. "With God, all things are possible." Matthew 19:26.

George Kofel | Publicity Director



Lodge 999

PHOENIX, AZ

Spaghetti Dinner

On Sunday, February 9, lodge members and parishioners of St. Stephen Cathedral joined together after Liturgy to enjoy a spaghetti dinner with hot fudge sundaes for dessert. Proceeds were donated to the Sisters of St. Basil at Mt. Saint Macrina in Uniontown, PA. The hall was decorated with a Valentine's theme and games were played by the kids & adults. There were also bake sale items available to take home and enjoy.

Joanie Mahar | President

For Your Information

Events

20th Annual Ss. Cyril and Methodius Lecture

“The Gospel of St. John as a Paschal Gospel”

Thursday, May 7

Lecture at 7 PM

Live streamed at www.bcs.edu

Presented by Very Rev. Dr. John Behr

The Byzantine Christian tradition reads the Gospel of the Holy Apostle and Evangelist John throughout the paschal season. This is no accident. The annual celebration of the Resurrection seems to have originated in the circles around John. Looking again at this gospel in the light of Pascha, Fr. John Behr of St. Vladimir Seminary, will consider what is meant by Christ’s last word from the cross – “It is finished” – and show how the mystery of the incarnation includes us today.

Helping Hands Day at Mt. Saint Macrina

Saturday, June 6

9 AM

Uniontown, PA

Contact Basil Wahal at the GCU Home Office 724.495.3400 ext. 3924

Spring Helping Hands Day at Holy Annunciation Monastery

Saturday, June 6

9 AM

Sugarloaf, PA

Contact Agnes Rohrbach 570.454.4869

Spring Golf Classic

Monday, June 8

9:30 AM Shotgun Start

Seven Oaks Country Club
Beaver, PA

Applications will be mailed to previous participants and available in the Events Section of the GCU Website

Contact GCU Frat.-Comm. 1.800.722.4428 ext. 3810

Byzantine Day at Knoebels Park

Sunday, July 19

10 AM

Elysburg, PA

If you are interested in taking the bus, please contact Dorothy at 570.459.0880 or Agnes at 570.454.4869.

Tickets available at www.GCUusa.com

SEMINARY EARNS “A”

Byzantine Catholic Seminary Receives 10-Year Accreditation from Association of Theological Schools

Father Robert Pipta, Rector of the Byzantine Catholic Seminary, has received from the Association of Theological Schools (ATS) a letter stating that their Board of Commissioners “voted to reaffirm the accreditation of Byzantine Catholic Seminary of Ss. Cyril & Methodius for a period of ten years.” This news was received after an ATS evaluation team conducted a 3-day comprehensive evaluation of the Seminary in November 2019.

Father Robert stated, “The visit from the ATS comprehensive evaluation team was an uplifting and affirming experience which left me thankful to God for such talented Seminary leadership and faculty. The team spoke of our Seminary community as hospitable and congenial. I couldn’t be more delighted with the outcome.”

Ten years is the longest period ATS affirms accreditation to a theological school. The Seminary previously held accredi-

tation for seven years. The importance of being an accredited institution, according to ATS, is to “ensure that institutions of higher education function according to standards of institutional and educational quality.” ATS grants accreditation to theological schools in the United States and Canada. The mission of ATS is to promote the improvement and enhancement of theological schools to the benefit of communities of faith and the broader public.

To learn more and to see the complete press release of this announcement please go to: <https://www.bcs.edu/2020/02/19/seminary-earns-a/>.

Father Robert Pipta and Helen Kennedy

GCU 2020 Recreational Facility Usage Rules & Important Information

A GCU Benefit Member is entitled to use the dining and recreational facilities at Seven Oaks Country Club via the GCU Benefit Membership

Only GCU Benefit Members (Certificate Holders) are entitled to use Seven Oaks. These privileges are not transferable to family members or guests.

Dining:

- ✦ Unlimited dining in the Clubhouse—reservations are preferred.
- ✦ Benefit Members must accompany their guests. Spouses & children who are not benefit members are classified as guests.

Golf:

- ✦ Three (3) complimentary green fees. You are required to pay cart fee.
- ✦ Three (3) uses paying the current green fees & cart fee.
- ✦ Tee times available 3 days in advance.
- ✦ Weekend or holiday tee times available starting at noon.

Golf Fees:

- ✦ Cart fee (18 holes) - \$25 per person plus 6% sales tax
- ✦ Cart fee (9 holes) - \$18 per person plus 6% sales tax
- ✦ Green fees (18 holes) - \$30 weekdays - \$40 weekends
- ✦ Green fees (9 holes) - \$15 weekdays - \$22 weekends



Swimming:

- ✦ Restricted to 3 times per year.
- ✦ Children must apply for a benefit membership or will be classified as a guest.

Pool fees - \$10 per person

Tennis:

- ✦ Restricted to 3 times per year.
- ✦ Children must apply for a benefit membership or will be classified as a guest.

Tennis fees - \$10 per person

Membership card must be presented to Club personnel for every usage.

All purchases are to be paid by cash or credit card.

Restrictions do apply, please be sure to check with the Club before each visit for recreational and dining availability.

Contact Information:

- ◆ Dining Reservations: 724-495-3300
- ◆ Golf Pro Shop: 724-495-2770
- ◆ Tennis Courts: 724-417-0984 or 724-624-6692
- ◆ Website: www.sevenoaksgolf.com



**To Request a GCU—Seven Oaks CC Temporary Card
Please Call 800-722-4428 Ext. 3810**

*Once you have been issued a Temporary Card please call
724-495-3300 to schedule an appointment to get your permanent card.*



Privacy Policy

We appreciate your Membership with the GCU. The GCU is a Fraternal Benefit Society that has always been and will be committed to protecting the privacy of your personal financial and medical information. This will continue to be a matter of top priority for us.

We will not:

- disclose personal, non-public information about you to anyone other than our affinity partners and always, only as permitted or required by law.
- disclose personal medical information about you except as permitted by law or as you may authorize.
- sell lists of our members to any vendor of goods or services.

We will:

- restrict access to non-public personal information about you to those employees who need to know that information to provide products to you.
- maintain physical, electronic and procedural safeguards that comply with the federal standards to guard your non-public personal information.
- Remove your name and contact information from all affinity mailings at your request. You should make your request in writing to the GCU or call us at 855-306-0607.

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information from medical tests requested by us or from your medical services providers (medical information collection applicable to some life and health insurance policies, not annuities).
- Information about your transactions with us (such as premium payments, loans, claims, etc.).
- Information we receive from consumer reporting agencies.

Our continued goal is to maintain complete, accurate and up-to-date records. You may contact us in writing at 5400 Tuscarawas Road, Beaver, PA 15009 or call 855-306-0607 to access, as provided by law, information included in your file. We will promptly correct any error in our information. To protect your privacy, you will need to identify yourself by providing your name, date of birth and Social Security Number.

Fraternally yours,

George N. Juba
President/CEO

Deceased Members

(Lodge-Member-City-State)

- 8344 Donna M. Adamczyk, Monessen, PA
164 Barbara M. Andrycik, Warren, OH
8309 Sybil Anthony, Boynton Beach, FL
8344 James Ash, Franklin, PA
8344 Leona Baker, Pittsburgh, PA
8344 William J. Bangs, Hilltown, PA
8344 Evelyn Beckley, Industry, PA
8344 Mary F. Beisel, Rural Valley, PA
644 Rita J. Benya, Norton, OH
SEPRL Daniel A. Birchok, Pittsburgh, PA
15 Karen Diane Bitonti, Trenton, NJ
151 Nicholas Bitsko, New Britain, PA
8344 Fred Blaney, Uniontown, PA
8344 Charles M. Blouch, Palmyra, PA
62 Patricia A. Boboige, Falls Creek, PA
8344 Susan Bonafed, Monessen, PA
697 William Bonar, West Liberty, WV
8344 Wilson Boyd, Warren, PA
271 Edward D. Brand, Chicago, IL
66 Dorothy Bronowski, Merrillville, IN
8358 Donald G. Buchan, LaCrescent, MN
8344 Elizabeth Butler, Bedford, PA
8344 Violet P. Campbell, Hollidaysburg, PA
697 Kim T. Carfagna, Weirton, WV
8344 Mary J. Clark, Greenville, PA
8344 DeWayne Croll, Slippery Rock, PA
945 John David Czibik, Parrish, FL
8344 John L. D'Augustine, Birdsboro, PA
8360 Thomas Davis, Fort Mill, SC
8335 Thomas C. Deddy, Flemington, NJ
8358 Jo Ann E. Deist, Wild Rose, WI
8344 Geraldine Devlin, Quakertown, PA
GHRL Violet Dobrydnio, Danville, PA
271 John Docimo, Barrington Hills, IL
8344 Leonard M. Domyancic, Monessen, PA
83 Betty V. Donaldson, Gibsonia, PA
8344 Elizabeth Dower, Shenandoah, PA
8326 Robert Dubensky, Dearborn, MI
8304 Mary Ebert, San Bernardino, CA
66 Mildred Egbers, Shorewood, IL
8344 Ruth E. Eismont, Munhall, PA
CPRL Adrienne Ellis, Pittsburgh, PA
8358 Lois J. Elmer, Monroe, WI
8344 Melaine M. Falbo, New Stanton, PA
8344 Raymond A. Falvo, Murrysville, PA
GHRL Mary B. Faust, Barnesville, PA
8344 Anna Ferguson, Renfrew, PA
665 Mary Ferjo, Millstone Twp., NJ
254 Anna Feschuk, Manville, NJ
8327 Joseph A. Filipi, Champlin, MN
CPRL David Flockhart, Munhall, PA
8344 Mary R. Fox, Ebensburg, PA
8344 Larry K. Frazier, Somerset, PA
8344 Mary Garvin, Sarver, PA
SEPRL Dorothy Gaydos, Monongahela, PA
8344 Elizabeth Gaydosh, Aliquippa, PA
625 Anthony Gelles, Levelland, TX
8304 Theodore Georgious, Los Angeles, CA
8344 Kenneth Gerhart, Green Lane, PA
8344 Dorothy Gido, Monessen, PA
8344 Maureen K. Gola, Ashley, PA
8344 Sean Goss, Warren, PA
8344 Donald Gratzner, Cabot, PA
8344 John Graznak, Tarentum, PA
8344 Donald D. Griffith, Birdsboro, PA
62 Emily Gudalis, Sykesville, PA
8344 Ralph E. Gullo, Honeybrook, PA
8344 Virginia Hanjorgiris, Bridgeville, PA
271 Patricia G. Harton, Orland Park, IL
53 Stephen Havrilak, Wilkes Barre, PA
625 Eileen Heinrich, Johnstown, PA
CPRL Richard J. Heinrich, Bridgeville, PA
8344 Shirley L. Hitchcock, Russell, PA
8358 Donald B. Holliday, Hokah, MN
8344 Marianne Holshue, Trafford, PA
8344 Thomas Hope, Mount Bethel, PA
442 John Hordiewich, Lowellville, OH
66 Ruth Carolyn Horkavi, Merrillville, IN
999 M. June Howell, Chandler, AZ
66 Jessie F. Hull, Valparaiso, IN
8344 Elizabeth L. Huston, Enon Valley, PA
8344 Catherine Jackson, Doylestown, PA
8344 John M. Jannotta, Charleroi, PA
340 Irene Jaros, Robbinsville, NJ
211 Michael P. Jarrow, Peckville, PA
77 Virginia A. Jette, Dayton, OH
8309 John J. Josapak, Palm Harbor, FL
8359 Mary Kahr, Southern Pines, NC
8344 Anntinette Kearney, Tarentum, PA
8344 Patricia Keil, West Chester, PA
8344 Gladys Keith, Clairton, PA
8344 William Keller, Forty Fort, PA
316 Evelyn Keown, Bethlehem, PA
8344 Margaret Kish, Wilkes Barre Twp., PA
8344 Helen Klos, North Wales, PA
66 Evelyn Kopach, Hobart, IN
83 Urban Kopera, Bethesda, MD
999 Edith Korzeniowski, Sun Lakes, AZ
211 Earlene Kostek, Peckville, PA
8315 Victor Kotso, Hammond, IN
8344 Ruth M. Krieg, Macungie, PA

8344 Anne R. Kucera, Johnstown, PA
 SEPRL Magdalene G. Laczko, Munhall, PA
 8315 Michaeleen A. Lamont, Hammond, IN
 164 Edward D. Lancy, Poland, OH
 268 Keith J. Lemerand, North Fort Myers, FL
 8344 Eunice H. Lemieux, Lehigh, PA
 8344 Lula Mae Lennon, Duquesne, PA
 8344 Alice Ann Leslie, Wilkes-Barre, PA
 994 Robert Loucks, Sewickley, PA
 994 Dominic Lynch, Charlotte, NC
 302 Edna L. Madden, Cincinnati, OH
 144 Dorothy Major, Littleton, CO
 10 Mildred Maradin, Coraopolis, PA
 8344 Elizabeth Marciak, Brownsville, PA
 321 Yolanda Marziani, Swarthmore, PA
 8344 Pauline Massa, Irwin, PA
 8344 Antonio P. Matos, Matfield, PA
 8344 Elizabeth McClelland, Pittsburgh, PA
 8344 Charles E. McDonald, Pittsburgh, PA
 8344 Howard McFarland, Gibsonia, PA
 8358 David J. Meier, Dane, WI
 8344 Mary L. Messner, Imperial, PA
 625 Linda Miller, Shanksville, PA
 66 Andrew M. Mislán, Louisville, KY
 8344 Aldo Mosso, Carnegie, PA
 316 Anna C. Motsko, Whitehall, PA
 8344 Florence Moyer, Northumberland, PA
 77 Michael Mrosko, Lorain, OH
 8358 Janet A. Mulvey, Neenah, WI
 109 Madeline Murray, Hermitage, PA
 8344 Anna Mae Myers, Altoona, PA
 8344 Anna Nelle, Monaca, PA
 8344 Florence Novosel, Pittsburgh, PA
 8344 Earl L. Nyce, Landsdale, PA
 20 Lawrence A. O'Day, Upper Darby, PA
 10 Anne Oskowski, Aliquippa, PA
 8344 Donald Panepinto, Belle Vernon, PA
 10 Joseph Patrizi, Aliquippa, PA
 8344 B. LaVonne Paukoucek, Cheswick, PA
 665 Eva Peron, Linden, NJ
 999 Richard Perrine, Chandler, AZ
 994 Ruth Pflug, Beaver Falls, PA
 109 Joan Pollack, Butler, PA
 66 Jerry G. Polomchak, Bristol, PA
 8344 Patricia Porter, Freeport, PA
 8344 Curtis R. Potts, Reading, PA
 CPRL Joan M. Pupik, South Park, PA
 8344 Betty Pyle, Reading, PA
 321 Phyllis M. Rady, Irwin, PA
 8344 Charles L. Rager, Philadelphia, PA
 CPRL Irene Rapsack, Pittsburgh, PA
 999 Joan A. Richards, Tucson, AZ
 8344 Morgan E. Rider, Baden, PA
 8344 Mary Salmon, Springdale, PA
 8327 Delores Sanford, Maple Grove, MN
 GHRL John Semanchik, Hazleton, PA
 8344 Madeline E. Shanshala, Warren, PA
 8344 Agnes Shash, White Oak, PA
 8344 Eleanor E. Shea, Schwenksville, PA
 10 Michael G. Shuster, Baden, PA
 CPRL Elaine Silinski, Pittsburgh, PA
 8344 Evelyn E. Simpson, Marion Center, PA
 442 Janet Sivecz, Boardman, OH
 69 Shirley A. Slobodin, Pottstown, PA
 8344 Leora Smith, Stoneboro, PA
 994 Lillie S. Smith, Beaver Falls, PA
 NPRL Annamae Smyda, McKees Rocks, PA
 8344 Richard R. Snyder, Orwigsburg, PA
 8341 Paul Solomon, Salem, OH
 77 Mary M. Stanko, Lorain, OH
 8357 Paula J. Steiner, Wheeling, WV
 336 Alex Stem, Sarasota, FL
 8344 Leland R. Stillson, Russell, PA
 994 Shirley Stubbins, Beaver Falls, PA
 69 David Suchoza, Reading, PA
 442 Geri Suhey, Poland, OH
 8326 Thomas J. Swanson, Copemish, MI
 8344 Mary Sweadner, Cheswick, PA
 945 Nicholas Sworin, Shelton, CT
 164 Richard Tabak, Youngstown, OH
 945 Doris Talerico, Scranton, PA
 8304 John P. Tate, Pomona, CA
 8344 Caroline Tirpak, Pittsburgh, PA
 8344 Edward E. Tirpak, Pittsburgh, PA
 8306 David John Tkacs, Stratford, CT
 57 James Tozser, Brownsville, PA
 8309 James Turek, Coral Springs, FL
 164 Charles Turjanica, Youngstown, OH
 8344 Joseph W. Tuttle, West Newton, PA
 CPRL Richard R. Ulicny, Pittsburgh, PA
 7 Barbara Valko, Yonkers, NY
 625 Mary Vrabel, Altoona, PA
 8344 Sally Walker, Houston, PA
 271 Daniel P. Walsh, Orland Park, IL
 8344 Marvel Wamsley, Gibsonia, PA
 401 Larry J. Watson, Hertford, NC
 8344 Esther M. Weaver, Birdsboro, PA
 NPRL Tina Westman, Aliquippa, PA
 8358 Arlene Will, Colby, WI
 271 Edward Wodnicki, Chicago, IL
 8358 Alvina L. Wysocki, Sun Lakes, AZ
 PSRL Michael Yanosky, Canonsburg, PA
 CPRL Mary Zaffino, Pittsburgh, PA
 CPRL Dale Zarnick, Butler, PA

Rememberances

Barbara Kovalcik

Barbara Kovalcik, 84, passed away on February 24, 2020. She was born on August 21, 1935 the daughter of the late Mary & Andrew Kovalcik and sister of the late Richard (Assunta) Kovalcik. She is survived by two nephews, Rick Kovalcik and Andrew (Allison) Kovalcik and two grandnephews Christopher and Kyle and a grandniece Kellie. Barbara spent a lot of time and energy with her young relatives. She was very proud of Kellie, Christopher & Kyle and their academic accomplishments. She was also close to her cousins Theresa & Steven Hutnik, Marie Dzadik and Cathy Walsh.

Born and raised in Brooklyn, NY she attended Prospect High School and The City University in NY. She loved to vacation at her summer home in the Poconos and spent a lot of time with her family and friends in Pennsylvania. She was a very active GCU Lodge 151 member. The funeral Liturgy was said by Fr. Ed Cimbala at St. Mary Byzantine Church in NYC. She was interred at Greenwood Cemetery in Brooklyn.

Blessed repose and eternal memory.

Rita Jean (Zema) Benya

Rita Jean (Zema) Benya passed away Sunday, March 1, 2020 in Norton, OH at the age of 90. She was born December 14, 1929 in Barberton, OH to Mary (Herzak) & John K. Zema. Her entire life revolved around her Byzantine Catholic faith and her family.

A lifelong member of St. Nicholas Byzantine Catholic Church in Barberton, she dedicated 60 years of her life as choir director, a member of the Altar Society and as a catering manager. She was instrumental in producing 3 CD's of the choir, two of which were presented to Pope Benedict. She organized several religious concerts and produced additional CD's of "Singing Praise to God."

She graduated from St. Thomas School of Nursing as an RN. Rita worked many years as an obstetric nurse, was active in the Jaycees, loved performing in Kiwanis stage shows, appeared with the choir on the Polka Variety show, and owned & managed Hunky Dory Pastries for 15 years; but most importantly, she was a Mom. A fabulous baker and cook, she tirelessly took care of her husband, 6 daughters and later in life, 10 grandchildren. She was preceded in death by her husband "Steve," Stephen Nicholas Benya and a granddaughter "Katie," Kathryn Jean Seay. She is survived by her two sisters Mary Ann Cralley (CA) and Shirley Nicholson (TN); six daughters, Mary Kay (Ray) Stevens, Susan (Carlos) Negron, Jean (Bill) Seay, Karen (Joe) Miller, Linda (Jeff) Strobel, and Amy Benya; 10 grandchildren and 5 great grandchildren.

Rita lived & died her faith and caring for her family. Her home was always the site of family dinners, especially Christmas and Easter with lamb, pascha, pysanki, hrudka and loads of ethnic pastries.

Her funeral service was celebrated at St. Nicholas Byzantine Catholic Church. Interment took place at St. Nicholas Cemetery in Clinton, OH. Donations in her honor may be made to the St. Nicholas Byzantine Catholic Church Dome Fund.

Blessed repose and eternal memory.

Kopcho Family Donates GCU Artifacts!

Back in January, I received a phone call from Diane Vivalda, from Duryea, PA to inform me that her mother, Ms. Mary (Szymczak) Kopcho and herself discovered some antique GCU artifacts from her recently passed father, Paul Kopcho. Mr. Kopcho was a life-long dedicated GCU member and lodge leader. Paul served as a Lodge 607 officer for many years. In addition, he donated his time as sole caretaker of SS. Peter & Paul Cemetery in Duryea for over 40 years.

In our conversation, Diane fondly remembers her father sitting in their kitchen with a gentleman she knew as Mr. Hoover, once a month collecting and counting GCU member dues. She also remembers her Uncle Andrew attending GCU conventions. Diane stated “Dad had great faith in the GCU organization. He trusted it with his investment plan and encouraged many others to invest also.”

The Kopcho Family has graciously donated 3 artifacts to our GCU Museum. The donated items are as follows:

- 1) Antique GCU Seal Stamp;
- 2) Beautiful “Leather Bound” GCU Lodge Treasury Log Books;
- 3) 1918 Original Framed GCU Charter.

GCU would like to take this moment to recognize the late Mr. Paul Kopcho, his wife, Ms. Mary Kopcho, and daughter Diane Vivalda for their service, loyalty and gift to GCU.

Scott Schuetz | Chief Operating Officer



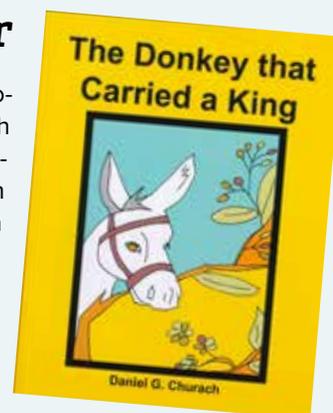
Author Finds Novel Way to Honor Late Father

Author Dan Churach, a GCU member living in Australia, recently published a children’s book in honor of and written by his late father Daniel G. Churach of Pottstown, PA. His father was longtime secretary of Lodge 69 in Pottstown. His son remembers many a Sunday afternoon spent in St. John the Baptist BC Church hall with Mr. Churach collecting GCU dues and sharing time with fellow GCU members. Born in 1920, the elder Mr. Churach would have celebrated his 100th birthday in 2020 and his son thought this was an appropriate time to publish his father’s work.

The younger Mr. Churach shared this: “Dad wrote many short stories. I’ve had a hand-written copy of a children’s book that dad wrote, probably in the 1960s, though I have no exact date. For years I told my sister (Kathy Ozoroski, a GCU member from Feasterville, PA) that when I finally retired and had a bit of time, I’d organize dad’s book to finally be printed. I enlisted a friend Janice Wentworth, who volunteered her time doing the artwork for this and she has done a stellar job. Her artwork in “Donkey that Carried a King” will bring the story to life for so many youngsters.”

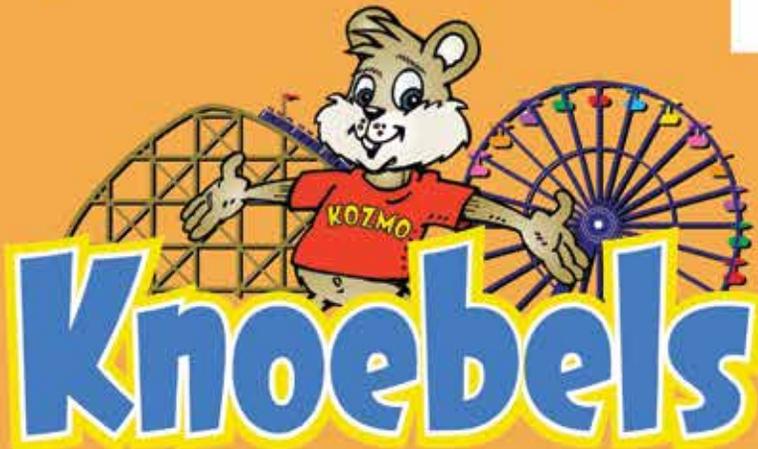
“The Donkey that Carried a King” written by Daniel George Churach is a children’s book aimed at kids from 5 to 10 years

old. It is an appropriate story for parents to share with their younger children, especially during the holy season of Lent. The story is about a Palestinian boy, David, and his blind donkey, Tobias. He travels with his father into the nearby village of Bethany to sell olives for Passover celebrations. While there David, his dad and Tobias meet Jesus. Jesus is in need of a way to travel into Jerusalem on what we now refer to as Palm Sunday. You guessed it – Tobias winds up being the donkey Jesus rode on that fateful weekend and was rewarded with a miracle, the gift of his sight. It’s a beautiful story, teaches a few Biblical lessons and celebrates the Easter season. There are plenty of teaching opportunities throughout the book as Mr. Churach intersperses questions for the young readers to answer while listening to the story. If you are interested in a copy of the book, it is available online at Amazon.com.



GCU

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Additional info to follow in June GCU Magazine or available on GCU Website

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