

APRIL 2021

GCU

MAGAZINE

Annual Report Issue

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Vice President/COO**
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Phone:

1-724-495-3400

1-800-722-4428

FAX: 1-724-495-3421

info@GCUusa.com

www.GCUusa.com





George N. Juba
President
CEO

A Light at the End of the Tunnel

Welcome to the Annual Report issue of the *GCU Magazine*. It certainly has been a tumultuous year as this worldwide COVID-19 pandemic has affected each of lives in some way. We are certainly seeing some “light at the end of the tunnel” as vaccination programs are well under way. This will hopefully make our experiences dealing with this dilemma a distant memory and enable us to return to a normal way of life. I recently viewed a sign that I would like to share with you that we may all be able to relate to:

**“Due to The Current Pandemic,
The State of The Economy
And
The Rise in Gasoline Prices,
The Light at The End of The Tunnel Has Been Turned
OFF”**

Here in Western Pennsylvania “spring has certainly sprung,” as we are witnessing nature transforming itself back to life from its winter slumber. The spring season certainly has its own smell and feel with the trees starting to bud, the tulips, daffodils, forsythia bushes and many other spring perennials starting to bloom. I am awed by the spring transition just as much as the colorful autumn that is another amazing natural phenomenon that God has provided!

Despite the challenges that were presented to the GCU in 2020, our light is shining brighter than ever! As I reported in my articles in previous issues, it was business as usual for the GCU in 2020 as our Business Continuity Plan (BCP) worked to perfection. One of our focuses within our operation has been risk mitigation. Our Business Continuity Plan has been developed to address circumstances that may occur that would disrupt the day-to-day operations of the GCU’s business. This allows for the continuation of services to our members and agents and the processing of new business. In reviewing various incidents that could possibly happen that would call for

the implementation of our BCP, the odds of a global pandemic occurring were very low. The GCU experienced the Spanish Flu in 1918 that had a drastic negative effect on the solvency, as claims rose substantially threatening the GCU’s very existence. Once again, the administration at the time enacted a plan that would pay all claims and assure GCU’s continuance as a fraternal. One constant that the GCU has experienced over its one hundred and thirty years of history is sound leadership that has first and foremost protected the members of the GCU.

Published in this issue are also reports from our Chief Operations Officer, Scott Schuetz and our Chief Financial Officer, Tim Demetres. Our business plan contains several initiatives as outlined in Mr. Schuetz’s report that are centered around transforming our technology to the highest level possible that will allow for the continued growth of our life and annuity business. The Board of Directors has approved funding of our “Project WOW” that will provide for greater efficiency for our staff in serving our members and agents. In addition, online portals will allow our members and agents to transact business electronically that will provide for “the ease of doing business with the GCU.” This investment no doubt will transform to even greater financial success for our Society now and into the future. One of our major goals is to increase our life business. Although many challenges were presented to our distribution in meeting with potential new life business members, our life premium did increase by \$2.2 million in comparing year end 2020 to 2019.

We invite you to also view Mr. Demetres detailed financial reports and commentary that presents very positive financial results despite the many challenges presented by the pandemic in 2020. A simple barometer for a company’s success is continued growth in assets and surplus with sustained profitability. The GCU once again accomplished all three as assets grew 7.2% in 2020 and now total \$2.2 billion. Surplus also increased by 12.2% and

CONTINUE

stands at \$182.6 million along with sustained profitability before capital gains and losses of \$29.7 million.

I invite you to view the back page of this issue of the *GCU Magazine* that presents the volunteer and financial contributions made by our lodges and districts and the GCU Home Office that support various causes. We thank all our lodge and district officers and members that participated in our various programs in support of the GCU's Mission.

The Board of Directors will be addressing the GCU fraternal structure and developing a strategic plan to attract more of our members to participate in the fraternal aspects of our Society.

Our sincere appreciation once again to our members and agents for your continued support of the GCU and our Mission. Our staff also deserves a great deal of accolades for their continued conscientious efforts that plays a most important role to our operational, fraternal and financial success.

I would like to also present to you an update on the subsidiaries of the GCU Holding Company, Inc. namely the GCU Real Estate Company and Seven Oaks Country Club. The unsurety of the pandemic certainly presented a challenge to the real estate market in 2020 as no sales were recorded in the single-family development at Congressional Place. I am excited to report however that 2021 is a much different environment as we have recorded three lot sales thus far in 2021. Four new homes will be under construction beginning over the next ninety days, that will include one spec home. Only seven lots remain for sale at Congressional Place as we continue to receive inquiries and are anxiously anticipating that this single-family phase of development will be totally completed in the very near future. Pinehurst Village, our carriage home multi-family site that is being developed by Castlebrook Development, has experienced sales activity and we anticipate that 2021 will be an excellent year for sales at this development as well. We invite you to visit the Howard Hanna website – www.howardhanna.com – click Buy – click New Construction – click Beaver County – as both Pinehurst Village and Congressional Place can be viewed for completed units and available lots.

Seven Oaks experienced one of its most successful

years in terms of new members joining as dues revenue reached an all-time record. We do believe that the pandemic may have attributed to attracting one hundred and sixty-five new members as families and individuals were seeking safer outdoor activities under the pandemic guidelines. The restrictions on indoor dining allowed for take-out food service only for several months as well as capacities being severely restricted for special banquets such as wedding and other celebratory events which resulted in a substantial loss in food and beverage revenues. As social distancing guidelines in the Commonwealth of Pennsylvania are continuing to be less restrictive, we anticipate that 2021 will be an excellent year financially for the Club. The Clubhouse and Golf Course have undergone a major transition over the last several years as several improvements have been made. The renovations have also contributed to the increase in membership and dues revenue. This facility certainly presents itself as an extension of the GCU as we invite you to visit our entire campus and assure that you will be very impressed and proud to be a member of the GCU.

On behalf of the Board of Directors, our Executive Officers, Department Directors and our entire Support Staff, we thank you for your business you have entrusted us with. Our best wishes to you and your family for a fun, safe and most deserved relaxing summer!

We do hope that your light is burning bright or at least getting brighter!

As always, please contact me with any questions or concerns!

GOODNESS IS GREAT!

CHRISTOS VOSKRESE!

VOISTINU VOSKRESE!





Investing in the Goodness
of Community



Last year GCU learned that the local Red Cross was in need of a new Biomed Vehicle for their blood drives. The GCU Board of Directors approved a \$10,000.00 grant to assist with the funding for this vital piece of equipment. Shown next to the new Biomed Vehicle are GCU Executive Vice President/COO Scott Schuetz, GCU President/CEO George Juba, Red Cross Biomed District Manager Tony Baker and Red Cross Biomed Account Manager Barb Kimbell representing the Beaver Region.



Scott Schuetz
Executive VP
COO

Adapting & Moving Forward...

Fiscal Year 2020 was a year of great personal and business adaptation for all. We experienced a truly unprecedented situation with the coronavirus global pandemic affecting every aspect of our lives—our communities, our members, our producers, our team members and our partners.

During this year of challenges and the unknown, GCU rose to the occasion to lead our business forward by being creative, innovative and agile. Credit for these results goes to all of our GCU team members, who have demonstrated incredible creativity, agility and commitment to serving members and producers every day during this crisis period.

Before I go into more detail on our Fiscal Year 2020 & 2021 strategy, I want to briefly outline the immediate priorities, we established to carry us through the pandemic:

- Protect the health and well-being of GCU team members;
- Provide innovative solutions to our members and agents to provide the service you have come to expect;
- Support the communities, relief agencies, the faith and people on the front lines of this global pandemic.

In 2020, GCU reached another milestone of \$2.2 Billion in assets through our Life and Annuity growth. Life premium grew 62% over 2019, Annuity Premium grew 1% over 2019 (with the overall Fixed Annuity industry wide decreasing by 11%), distribution agency recruiting grew 295%, and individual producer recruiting grew 114%.

A new year is upon us, bringing with it great optimism, new opportunities, new challenges, and – I can confidently predict – new GCU milestones and accomplishments. Our strategy is unwavering, and it's delivering strong, balanced growth and value creation. GCU works diligently to adapt to new circumstances while planning for the future. We continue to develop a more empowered, agile and accountable organization.

As a progressive financial institution, we have set six key strategic goals:

- Grow our Life Business!

- Grow our Annuity Business!
- Continue to Design & Implement our New “OIPA” Strategic Administrative System Platform!
- Upgrade our current Rating from a BBB+ to A-!
- Continue to increase our profitability!
- Continue to Invest in “**YOU & YOUR**” Community!

GCU is committed to continue growing our Life & Annuity business lines. As an Organization, we are revamping and increasing our Life & Annuity Business to diversify our product mix. We have successfully developed and implemented the Eternal Advantage Final Expense Life product on our new OIPA administrative system.

GCU is in its third year of 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.

Our entire organization will continue to lead and manage a well-controlled business environment as well as strong financial stability. We continue to have our solvency higher than the average top 25 leading Life Companies. With our strong financial balance sheet and successes, we will be able to obtain an A- rating in the near future.

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

I look forward to sharing GCU’s 2021 successes and accomplishments. Our goal is to seek to understand how we can evolve and better serve our members to strengthen the organization’s outstanding legacy.

Our members are the heart of GCU. We are very grateful to you and your ongoing support this past year. We simply say “**Thank You**” for everything!

Have a Great Spring!



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



Tim Demetres
Chief Financial Officer

2020 Financial Results

Meeting the Challenges of a Year to Remember

The year 2020 was certainly one to remember—as it undoubtedly affected us all. GCU navigated the uncertainties brought on by the COVID-19 pandemic to sustain our financial security and effectively meet the challenges that laid ahead. We transitioned our employees to a work-from-home environment transparently serving our members and agents. We also continued to invest in administrative operating systems with the objective of moving to a digital environment. These efforts are designed to improve member experience by making it easier to do business. Total assets grew to \$2.2 billion and net income was \$12.8 million after recognizing realized losses of \$16.9 million. Notwithstanding, surplus increased \$20 million to \$182.7 million, adding to our financial strength and flexibility.

Highlights of 2020

Total life and annuity premium income increased \$6.2 million to \$246 million compared to \$240 million in 2019. Income before net capital gains (losses) totaled \$30 million in 2020 compared to \$32 million in 2019. Due to low energy prices and depressed demand, a situation that was exacerbated by COVID-19, we wrote down the value of three energy bonds and disposed energy related bonds at a loss. As a result, net realized capital losses were \$16.9 million in 2020 compared to \$3.9 million in 2019. Notwithstanding, surplus was largely preserved by a release of the asset valuation reserve (AVR). GCU has been profitable every year since the 2008 financial crisis. Our goal is to insure GCU has the financial strength, safety and security to provide for future growth and meet member obligations well into the future!

Total Assets grew to \$2.2 billion in 2020 at year end, an increase of \$148.5 million or 7.2% over the prior year which totaled \$2.052 billion. The increase stems from growing our invested assets attributed to investing excess cash flows from operations. We mitigate overall investment risk by following an asset diversification strategy and managing credit quality. Approximately 96% of our fixed income securities are investment grade quality, BBB rated and above.

Liabilities grew commensurate with sales volume and totaled \$2.018 billion

at year-end compared to \$1.890 billion in 2019. The \$128 million increase in total liabilities is due primarily to the \$137.8 million increase in life and annuity reserves and a \$1.7 million increase in the liability for pending investment trades decreased by the net release in AVR of \$10.4 million.

Total Income for 2020 was \$354.9 million compared to \$348.2 million in 2019. The \$6.7 million increase is primarily attributable to the increase in life and annuity premiums.

Operating expenses, before increase in reserves, totaled \$190 million in 2020 versus \$179.3 million in 2019. The \$10.7 million increase is due to \$6.4 higher annuity benefits paid to members and \$3.8 million in annuity exchanges. General insurance expenses increased \$765,152 or 10.2%. In 2020, salaries and wages along with employee benefits increased from new hires to support growing life insurance sales. We saw savings in many expense categories due to the impact of COVID-19. We also increased our Fraternal activities spending channeling additional funding to various relief programs. Data processing and system application costs increased as we continue to invest and migrate to digital technologies for the future.

The increase in reserves in 2020 totaled \$134.9 million compared to \$136.9 million in 2019. Reserve changes are primarily a function of premiums

received, death & annuity benefits paid out and interest accumulation.

Surplus grew to \$182.6 million in 2020 compared to \$162.7 million in 2019. The \$19.9 million increase in surplus is the result of adding \$12.8 million of net income, a \$10.4 million positive change in AVR, reduced by a \$2.0 million charge for the increase in non-admitted assets stemming from the funded status of the pension plan and charging off capitalized software development costs and a \$600,000 change for unrealized losses on investments. Surplus was also decreased by \$727,000 for the GCU Holding Company's net loss after capital contributions of \$890,580. GCU continued renovation of the Seven Oaks Country Club in 2020. Improvements were made to the pro shop, clubhouse, dining and meeting room facilities, as well as the golf course.

Total Adjusted Capital (TAC) at December 31, 2020 is \$191.1 million. TAC starts with surplus of \$182.6 million and adds back the asset valuation reserve of \$8.3 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 2020 & 2019 was 109.5% & 109.7%, respectively. These ratios reflect a strong and stable balance sheet.

I hope everyone had a Happy & Healthy Easter! Tim

GCU Balance Sheet Comparison

AS OF DECEMBER 31,

Assets (000's omitted)	2020	2019	Difference
Bonds	\$2,015,625	\$ 1,925,665	\$ 89,960
Preferred Stocks	40,562	40,625	(63)
Common Stocks	26,707	16,093	10,614
Cash//Short Term Investments	54,663	17,624	37,039
Mortgages	3,449	4,129	(680)
Certificate Loans	574	573	1
Real Estate	471	480	(9)
Investment Income Due & Accrued	26,134	25,359	775
Alternative Investments	31,950	20,776	11,174
Other	682	1,010	(328)
Total Assets	\$2,200,816	\$2,052,334	\$148,482
Percentage Total Change Year to Year	7.2%	10.4%	
Liabilities			
Life Reserves	\$ 75,154	\$ 71,515	\$ 3,639
Annuity Reserves	1,901,020	1,766,905	134,115
Accident & Health Reserves	177	191	(14)
Employee Pension Liability	7,464	6,839	625
Symposium Reserve	127	279	(152)
Advance Premium & Future Refund Reserves	356	373	(17)
Pending Investment Trades	1,730	—	1,730
Accounts Payable	961	995	(34)
Refund Accumulations	1,739	2,209	(470)
Asset Valuation Reserve-AVR	8,316	18,747	(10,431)
Interest Maintenance Reserve-IMR	21,124	21,539	(415)
Total Liabilities	\$2,018,169	\$1,889,592	\$128,577
Surplus Fund	182,648	162,742	19,906
Total Liabilities & Surplus	\$2,200,816	\$2,052,334	\$148,482
Normal Solvency	109.1%	108.6%	
Solvency Ratio*	109.5%	109.7%	

*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,

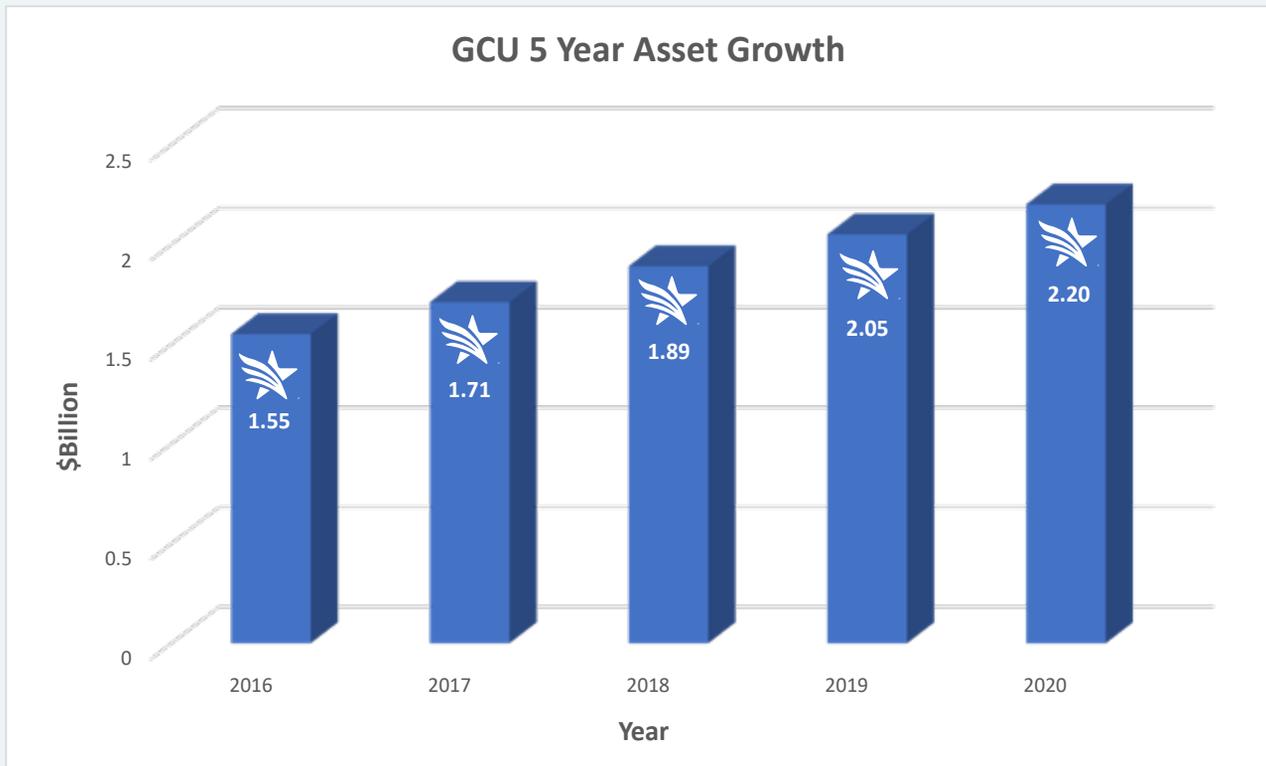
Income	2020	2019	Difference
Life Premium	\$ 5,553,183	\$ 3,384,659	\$ 2,168,525
Annuity Premium	218,822,916	218,557,608	265,308
Annuity Exchanges	20,929,792	17,135,558	3,794,234
Accident & Health	649,738	713,468	(63,730)
Sub Total	245,955,629	239,791,292	6,164,337
Net Investment Income	103,363,483	102,391,310	972,173
Amortization of Interest Maintenance Reserve	2,937,810	2,798,896	138,914
Commission Allowance for Reinsurance	1,872,452	2,540,477	(668,025)
Other	768,825	654,130	114,695
Total Income	\$354,898,200	\$348,176,105	\$6,722,095
Expenses			
Death Benefits	\$ 2,643,372	\$ 2,170,935	\$ 472,437
Annuity Benefits Paid	147,337,631	140,941,156	6,396,475
Annuity Exchanges	20,929,792	17,135,558	3,794,234
Surrender Benefits	496,783	852,689	(355,906)
Accident & Health Benefits Paid	514,576	659,986	(145,410)
Commissions	9,005,767	9,794,876	(789,109)
General Insurance Exp	8,263,419	7,498,267	765,152
Insurance, Taxes, Licenses and Fees	482,935	487,403	(4,468)
Pension Expense (Credit)	98,507	(334,341)	432,848
Interest on Contract and Deposit Accounts	235,295	108,013	127,282
Sub-Total	\$ 190,008,076	\$ 179,314,542	\$ 10,693,534
Increase in Reserves	134,942,153	136,899,492	(1,957,339)
Total Expenses	\$324,950,229	\$316,214,034	\$ 8,736,195
Net Gain/Loss from Operations before Refunds	29,947,972	31,962,071	(2,014,100)
Refunds to Members	278,922	276,334	2,588
Net Gain/Loss from Operations after Refunds	29,669,050	31,685,737	(2,016,688)
Net Capital Gains (Losses)	(16,851,138)	(3,972,941)	(12,878,197)
Net Income/Loss	\$ 12,817,911	\$ 27,712,796	\$(14,894,885)

Financial Report

Four Year Comparative Summary

YEAR ENDED DECEMBER 31,

	2020	2019	2018	2017
Assets	\$ 2.20 Bil	\$ 2.05 Bil	\$ 1.89 Bil	\$ 1.71 Bil
Total Income	354 Mil	348 Mil	336 Mil	342 Mil
Total Operating Expense	325.0 Mil	316.2 Mil	310.3 Mil	313.2 Mil
Reserve Change - Life and Annuities	134.9 Mil	137.0 Mil	150.2 Mil	134.8 Mil
Income from Operations	29.7 Mil	31.7 Mil	25.6 Mil	28.7 Mil
Refunds to Members	(278,922)	(276,334)	(276,334)	(261,841)
Capital Gains (Losses)	(16,851,138)	(3,972,941)	(3,972,941)	(2,747,753)
Net Income (Loss)	12,817,911	27,712,796	27,712,796	25,707,763
Reserve - Interest Maintenance	21,124,000	21,539,184	22,582,928	22,869,833
Reserve - Asset Valuation	8,316,048	18,746,796	19,311,098	18,662,238
Surplus (Net Worth)	\$182,647,594	\$162,741,529	\$154,269,000	\$133,042,421



General Insurance Expenses

YEAR ENDED DECEMBER 31,

	2020	2019*	Difference
Rent	\$ 94,000	\$ 94,000	\$ —
Salaries & Wages	3,790,423	3,649,095	141,328
Employee Benefits	855,837	518,690	337,147
Legal Fees & Expenses	54,936	151,586	(96,650)
Medical Examination Fees	115,355	30,289	85,066
Fees-CPA, Actuarial and banking	476,374	587,638	(111,264)
Board Meeting Expenses/Travel	93,579	199,733	(106,154)
Advertising	415	675	(260)
Postage & Phone	178,905	191,442	(12,537)
Printing & Stationary	93,998	110,858	(16,860)
Cost or Depreciation of Furniture & Equipment	—	31,896	(31,896)
Rental of Equipment	24,787	19,941	4,846
Books and Periodicals	2,306	2,313	(7)
Bureau and Association Dues	26,476	39,274	(12,798)
Cost or Depreciation of Furniture & Equipment	442,364	287,023	155,341
Insurance Fees	93,144	102,474	(9,330)
Sundry General Expenses	134,223	254,806	(120,583)
Official Publication	46,607	47,154	(547)
Fraternal Activities	1,156,671	896,088	260,583
Data Processing Supplies/Expenses	538,437	177,534	360,903
Marketing Consultant Fees and Expenses	44,582	105,758	(61,176)
Total	\$8,263,419	\$7,498,268	\$ 765,151

*Certain amounts have been restated to conform with the 2020 presentation.

GCU Surplus Comparison

	YEAR ENDED DECEMBER 31,		
	2020	2019	Difference
Beginning Surplus	\$ 162,741,529	\$154,269,000	\$ 8,472,530
Net Income	12,817,911	27,712,796	(14,894,885)
Change in Unrealized Gain/(Loss)	(599,963)	180,192	(780,155)
GCU Holding Company	(727,000)	(1,173,154)	446,154
Changes in Non-Admitted Assets	(2,015,631)	(1,729,098)	(286,533)
Prior Period Adjustment	-	(17,082,509)	17,082,509
Changes in Asset Valuation Reserve	10,430,748	564,302	9,866,446
Net Change in Surplus	19,906,065	8,472,530	11,433,535
Ending Surplus	\$182,647,594	\$162,741,529	\$19,906,065



GCU Subsidiary Operations - Year 2020*

	GCU Holding & Subsidiaries	GCU Holding Co.	GCU Real Estate Co.	Seven Oaks Country Club	GCU Agency Inc.
Equity , Beginning of Year	\$ 11,361,720	\$226,558	\$ 1,374,041	\$ 9,703,832	\$ 57,289
Net Income (Loss)	(1,317,707)	(47,052)	(79,514)	(1,192,191)	1,050
Capital Contribution (Distribution)	890,580	—	—	890,580	—
Other	(17,329)	(17,329)	—	—	—
Equity, End of Year	\$10,917,264	\$ 162,177	\$1,294,527	\$9,402,221	\$58,339

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

GCU Executive & National Officers

Executive Officers



George N. Juba
President/CEO



Scott Schuetz
Executive Vice
President/COO



Tim Demetres
Chief Financial and
Risk Officer



**Atty. Theodore
Trbovich**
General Counsel

General Counsel

Board of Directors



**Mitred Archpriest
John S. Kachuba**
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

GCU Home Office Management



Marilyn Dyrwal
New Business &
Underwriting Leader



John P. Harbist
Compliance Director



Damian Martino
Technology Director



Jeremy Nichols
Controller



Stacy Culler
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 31 in observance of Memorial Day. Regular business hours will resume on Tuesday, June 1.



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

Mitred Archbishop John S. Kachuba

National Spiritual Advisor & Director
25074 Tricia Drive
Westlake, OH 44145

Gregory N. Vladika

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

George Kofel

Board of Directors—Vice Chairman
& Secretary of the Board
637 East Warren 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

Board of Directors
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. Suflita, Assitant Athletic Director
Iлона Dolinish, Fraternal-Publicity Director
Laure Marcin, Auditor
Bernard S. Shinko, Sergeant-at-Arms
Rev. John Cigan, Chaplain

District 7

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Stephen J. Bachovin, Vice President
Kathleen M. Meddaugh, Treasurer
Alberta Folsome, Fraternal-Publicity Director
Michael Geles Jr., Athletic Director
Thomas J. Petty, Auditor
John Morenko, Auditor
Patricia Dietz, Standard Bearer
Fr. James Badeaux, Chaplain

District 11

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George S. Nagrant, Vice President
Anita M. Cipa, Secretary
John P. Minarish, Treasurer & Athletic Director
Kimberly Kaufman, Asst. Athletic Director
Nicholas P. Kovalcik, Asst. Athletic Director
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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
Wendy Gardner, 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
Michelle Winwood, Secretary

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



Mitred Archpriest
John S. Kachuba
GCU Spiritual Advisor

Reflecting on The Past and Hoping in the Future

We have just completed the first quarter of a brand-new year and are hoping for the best. I am sure most of us are glad that 2020, and perhaps even the first few months of 2021 with its bad weather: rain, tornados, floods, and snowstorms across the country, are over. Imagine, snow in Houston!

On a lighter note, I am reminded of a personal experience I would like to relate to you. As some of you know, I grew up in San Diego, CA, two blocks from the beach. During my first year in the seminary, when it came time for all of us to go out and shovel snow on the seminary grounds, I would make sure that it was difficult to find me. I was finally discovered “working” in the library and dragged out by my classmate Richard Lambert (the former National Spiritual Advisor of the GCU) to help shovel the snow. They even took a picture of me shoveling and published it in the *Byzantine Catholic World*. That was the first opportunity my parents had to see me after I left home for the first time in my life.

In 2020, and into the beginning of this year, we were not able to travel freely, shake hands or hug those we love. We had to wear facemasks and keep six feet apart. Worst of all, we had to experience our loved ones dying in nursing homes and hospitals without family by their side. Our churches were closed after the third Sunday in Lent, and the glorious singing by the entire congregation of *Christ is Risen* could not be heard. All this and other restrictions because of a coronavirus named COVID-19. We were not alone; the entire world was affected by this pandemic. The popular catch phrase became “we are all in this together.”

Indeed, we *are* all in this together but now, Spring has come, flowers are blooming, the sun is shining, the temperature is rising, and we are celebrating the Glorious Resurrection of our Lord. If this does not bring hope to our

Our churches were closed after the third Sunday in Lent, and the glorious singing by the entire congregation of *Christ is Risen* could not be heard. All this and other restrictions because of a coronavirus named COVID-19.

lives, nothing will. Because of His great love for us God has given us a new life by His Resurrection. In a world filled with sorrow and cares, the light shining from the Risen Lord gives us the hope and courage we need to continue our journey to eternal life with Him. The message of Pascha (Easter) breaks into our lives with its hope and joy in the face of the frustrations of our daily lives and the troubles of an imperfect world. We call Easter “Pascha,” which means pass over or a passage. It refers originally to the Jews flight from Egypt to freedom, from slavery into the promised land. For us Christians the word Pascha means the ultimate passage from sin to salvation, from death to life through the Resurrection of our Lord Jesus Christ. Hopefully, we will pass over from the coronavirus pandemic to a healthier world.

As we look back over the past year with all its restrictions, problems, and sorrows, we have a great hope for our future leading into eternal life because we can experience and share with everyone the joy and hope that God has given us through His Resurrection.

It is the day of Resurrection, O people, let us be enlightened by it. The Passover is the Lord's Passover, since Christ, our God, has brought us from death to life and from earth to heaven. Therefore, we sing the hymn of victory. (Matins of the Resurrection)

CHRIST IS RISEN! INDEED HE IS RISEN!



Atty. John J. Urban

Lessons in the Law

Unmarried and Unprotected

Aside from the social recognition that comes standard with marriage, there are legalities supported by the union between two people that include certain rights and obligations. But what if you're celebrating the idea of being there for your loved one in sickness and in health, for richer or poorer, without that little piece of paper?

Boyfriends & girlfriends and partners who have chosen to live their lives together, without the benefit of a legal contract, are unprotected if decisions must be made when sickness, health, money and even death threaten to part them.

If your partner gets sick and ends up in the hospital, you have no right to be there, let alone make any decisions on his or her behalf. If your loved one's family objects to your

status, the desires of you and your partner take a back seat. In essence, you have no rights. And if he or she is unable to make decisions, the family gets to make them—not you.

It's crucial for unmarried partners to put a living will and durable power of attorney for healthcare and finances in place. It's the only way to make sure your wishes are carried out. Don't assume because you've shared expenses and made purchases together that either of you will automatically inherit those items should the unthinkable happen. Without a will, you aren't protected—if you take those items or use the money in a bank account, you could be charged with theft.

Death and illness aren't governed by age, so putting a plan in place for you and your partner right now is crucial to avoiding problems later on.

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 GCU.

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

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

Giving

St. Elias Church Parish Expansion



Munhall, PA. Thanks to the GCU for the Parish Expansion Matching Funds for the parish's very successful Lenten Fish Fry. Shown is GCU representative Cheryl Fischer presenting Matching Funds check to Robert Monahan after Liturgy on Sunday, March 21, 2021.

Mary Caryl Planiczki

The Church of the Resurrection Parish Expansion



Monroeville, PA. The Church of the Resurrection Lenten Fish Fry To-Go event was a success this year— with the help of parishioners, GCU members and students from Gateway High School & Serra Catholic High School—all under the direction of Fr. Don Bolls. This led to a great time for all the people that came and supported the Church in these trying times. Thanks to GCU for the Parish Expansion Matching Funds that increased the event's profits.

Tom Oslick



Cozy Love Delivered to Senior Living Facility



Julie Puckett (club president), Linda Iman (activities manager, Paramount Senior Living) and Stella Banas (club civics & services chair).



In December 2020, the members of the Lexington Court Garden Club of McMurray, PA filled 48 pairs of non-slip cozy slipper socks with pre-approved "safe" items. The socks were delivered to the Paramount Senior Living Facility in Peters Township, PA where they were distributed to the residents. Funds from the GCU GoGive! program along with donations from members of the club were used to purchase the socks and items such as soap, playing cards, hand sanitizer, candy and puzzle books. The socks were tied with a bow and a handwritten decorative tag was added.

Donna Danchisko

District 15

Christ is Risen! Indeed He is Risen!

Luncheon & Bunco Rescheduled | The first question from friends and family these days: Did you get your shot yet? It hasn't been easy for many people, but there is progress in getting individuals vaccinated against COVID-19.

With this in mind, we have rescheduled the District 15 Luncheon and Bunco for Saturday, September 25, 2021. Proceeds will benefit the **Communicycle of Aliquippa**. This local non-profit 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. Repairs are made at no cost and individuals can learn how to repair their own bike or receive one by volunteering in their community.

Bunco Luncheon tickets will be available in July. Please help the district support this organization, which is making a difference for many in the Beaver Valley area.

UPCOMING DISTRICT 15 EVENTS SUBJECT TO CHANGE

Annual Golf Outing

Sunday, September 12, 2021
12:30 PM with dinner to follow

Seven Oaks Country Club, 132 Lisbon Road, Beaver PA 15009
Contact Bill Uram at 724-287-0689

An Afternoon at Narcisi Winery

TBD - late summer

Ladies Luncheon with Bunco or Bingo

Saturday, September 25, 2021
Lunch at NOON

Seven Oaks Country Club, 132 Lisbon Road, Beaver PA 15009
Tickets available in July

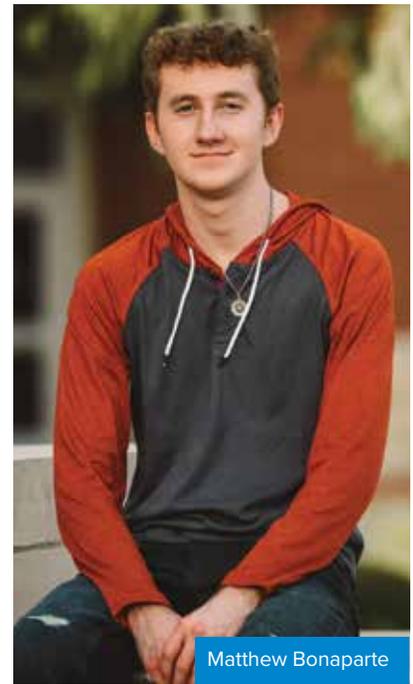
Annual Meeting

Sunday, November 7, 2021
1:30 PM

Seven Oaks Country Club, 132 Lisbon Road, Beaver PA 15009
More information to follow

Senior Award |

Congratulations to Matthew Bonaparte of Lodge 10, who is the recipient of the District 15 Senior Award for 2021. Matthew of Prosper, TX, is the son of John & Marilyn (Chabala) Bonaparte, originally of Aliquippa, PA. Matthew's maternal grandparents are Bob & Peggy (Duker) Chabala, former GCU Fraternal Director. Wreaths Across America; The Samaritan Inn; Bethlehem Place and Meals on Wheels are a few of the organizations where Matthew has volunteered. He is also an active member of the Prosper Chapter of Young Men's Service League. Matthew will attend Texas Tech University in Lubbock, TX and major in business. We wish Matthew continued success in all his endeavors.



Matthew Bonaparte

Looking Forward

Are you looking forward to an Afternoon at Narcisi Winery? Well, we're hoping to schedule this popular outing for late August. Of course, it will depend on CDC guidelines in effect in late August. Stay tuned for updates in the *GCU Magazine* and on the District 15 Facebook page.

The possibility of events and gatherings is much more promising this year. However, we all must continue to be cautious, even if we have received "the shot"! So, let's all think positively with hopes that we'll be together in person soon!

Elizabeth Harbist | President

Lodge News

Lodge 15

TRENTON, NJ

Our sincere greetings to all of our brothers and sisters in this glorious New Year 2021—it is with exuberance and delight, we wave “goodbye” to 2020! This has been an enduring year of anxiety, pain and sorrow due to the COVID-19 pandemic, societal unrest and a harsher winter than years past. As we are now in the Lenten season and the Easter season by the time you read this, we certainly have more reason to reflect in prayer and thanksgiving to the Lord for guiding us into an encouraging and recovering period. With Spring approaching comes a rebirth of nature and our spirit.



Lodge 15 President Gregory Embley presenting Fr. Yuriy Oros with Matching Funds checks for St. Mary of the Assumption BCC in Trenton and St. Nicholas BCC in Roebling, NJ.

Bakeless Bake Sale

It was always the intent of Lodge 15 to continue with fraternal activities, even during this past year, when the lodge’s usual gatherings and social events were curtailed. Marcy Embley, fraternal activities director suggested to the officers and members that it would be an appropriate time to conduct a “Bakeless Bake Sale” Matching Funds project. Being that this type of project precludes the necessity of close physical gathering, the idea was eagerly approved by all. It

was decided that the funds derived would be donated equally to St. Mary of the Assumption BCC in Trenton and to St. Nicholas BCC in Roebling, NJ.

Marcy has successfully conducted this type of fundraiser before and therefore immediately initiated the necessary application forms with GCU Home Office staff. The GCU Fraternal Department is always accessible and willing to assist & support these projects! This process started in November

with the preparation of fliers announcing the fundraiser and a cover letter to be mailed to all lodge members in early December. Unfortunately, coupled with the ongoing COVID-19 pandemic and weather conditions, the USPS was having delivery difficulties and many of our members did not receive the mailing which was certainly hindering the anticipated successful results. Lodge President

CONTINUED



Fr. Yuriy, Katerina and Margarita Oros.

New St. Nicholas Family

The harsh, snowy winter is thankfully behind us and it certainly made up for the past milder ones! The picture of Lodge 15 Chaplain Fr. Yuriy Oros with his wife Katerina and adorable daughter Margarita exemplifies how some passed their time with the abundance of fallen snow. Fr. Yuriy remarked at the end of Liturgy one Sunday that he had spent some enjoyable time with the family in building a good size snowman and that his daughter looked up at him and said, “Why can’t we build a snow woman?” So, after that precious inquiry, as a loving father would, he agreed and the family set out the following day to not only erect a “snow woman” but also a “snow child!” With that, Fr. Yuriy announced that along with the picture, a new family had joined St. Nicholas parish. Well done and thanks for sharing.

Lodge 15 CONTINUED

Greg Embley, along with Marcy and other officers, decided to approach the Home Office staff and appeal to have another mailing sent. The new year had begun and the fundraiser had shown little results. The Fraternal Department complied with their request of a second mailing. With these efforts and added support, the Matching Funds project reached successful fruition with \$1,500.⁰⁰ collected and matched by GCU for a total of \$3,000.⁰⁰.

Pictured before the icon screen of St. Mary Church, is Lodge 15 President Gregory Embley and an overjoyed Pastor Fr. Yuriy Oros. The two \$1,500.⁰⁰ donations were presented to him to be used for parish purposes at St. Mary and St. Nicholas Churches. The lodge officers are most appreciative and sincerely grateful for the remarkable generosity of the membership, fellow parishioners and friends shown through this charitable appeal.

Looking Forward

With the COVID-19 pandemic governing much of our daily activity, we're limited in meeting and planning and therefore, the scheduling of lodge meetings is still pending. Christ is Risen! Christos Voskrese! Indeed He is Risen! Voistinnu Voskrese!

Roger Embley



Lodge 53 member Liz Latzko all smiles under her mask picking up her pizza through the COVID-19 safety compliant drive through pick-up.

Lodge 53

WILKES BARRE, PA

The "Big Game" Pizza Sale

Lodge 53 members held a pizza sale the weekend of the "Big Game" February 6 & 7, 2021 to help with St. Mary BC Church expenses.

There were 70 pizza orders from Ravello's Pizza and everyone took them home to heat, eat and enjoy!

Lodge 53 would like to thank the Home Office for the giveaways and the Fraternal Grant to help offset expenses.

John Marko | Secretary-Treasurer



Front: Gloria Rubish, Bernie Karoffa and Genevieve Marszal. Back row: Fr. Jerome Botsko and seminarian Tyler Wisniewski.

Lodge 57

BROWNSVILLE, PA

Day of Recollection

A Day of Recollection was held on Sunday, March 14, 2021 at St. John the Baptist BC Church in Scottdale, PA. Fr. Stephen Wahal gave an in-depth talk on the Eucharist, followed by a brief period of silent meditation. After the Lenten Devotions, confessions were heard by four priests. Light refreshments were served by the host parish for those attending the afternoon services. Several lodge members attended and enjoyed the services. Fr. Oleh Seremchuk is the pastor at St. John.

Bernie Karoffa | Publicity Director

Lodge 62

PUNXSUTAWNEY, PA

Replacement of Church Shingles

A 50/50 drawing was held recently to raise money to replace the shingles on the towers with metal roofing at SS. Peter & Paul BC Church in Punxsutawney. GCU Parish Matching Funds were received for this project. Father Vasy! Kadar pastor drew the winning number.



Christmas Decorations

Allison Meko, a senior at the Punxsuawney area schools, is shown preparing the manger for the Christmas decorations. Allie has been accepted at Penn State where she will major in Business and Marketing.



Helen Meko | President



Connie & Pat Strittmatter

Lodge 93

NORTHERN CAMBRIA, PA

Sharing HUGS with the Community

Lodge 93 keeps on its toes by providing socks to the needy. Most of us like a hug as it makes us feel warm and loved. We offer **HUGS** that we share with the community. Lodge 93 has donated HUGS in the form of **H**ats, **U**nderwear, **G**loves and **S**ocks (or **S**carves). This year Socks were the chosen item to donate because it is the most requested item from shelters, organizations and nursing homes. Socks are an everyday item that is sometimes taken for granted, but for those in need, they are essential to staying warm and remaining healthy. It is our privilege to give back to so many incredible organizations that strengthen communities and help individuals grow and gain confidence. This year's collection of 232 pairs was given to the Salvation Army.

Connie Strittmatter | Fraternal & Publicity Director

Lodge 151

NEW YORK, NY

All Souls Day Remembrances

The pandemic has caused many dramatic changes in people's life including for members of Lodge 151. The amount of people that died from this disease is unbelievable. During lent Fr. Nicholas Daddona celebrated All-Souls Liturgies with the assistance of other priests and seminarians. Four GCU members that died in 2020 were remembered: Barbara Kovalcik, Ann Vislocky, Ann Flanagan and Paul Duhamel. May they rest in peace. Moving forward, as more people receive the vaccine Lodge 151 is looking to a return to some kind of normalcy.



Fr. Nicholas Daddona on an All Souls Saturday of Lent.

Member Update During the Pandemic

Some interesting and good things have happened to Lodge 151 members recently. President Marge Russell had problems with her heating system and GCU member Steve Vilacy came to her rescue. He traveled from Brooklyn to Long Island to help a GCU member—it was greatly appreciated. Marge has been walking about 5 miles a day throughout this pandemic to keep up her health including walks with Chickie & Joe Pravata's dog Boccie each day. Chickie and Joe are so thankful to God for each day and especially for their new loving dog to keep them busy.



Steve Vilacy and Marge Russell.



Chickie & Joe Pravata with their dog Boccie.

Chrissy Lobello's son in law, Brendan Benn, is a member of the NYC St. Patrick's Board of Directors and participated in this year's St. Patrick's Day parade. He went to mass at St. Patrick's Cathedral and then went out to lunch with Cardinal Dolan. It was an exciting day for Brendan. Unfortunately, because the parade was limited to fifty people, Chrissy was unable to attend. Hopefully next year we will all be able to celebrate St. Patrick's Day.



Brendan Benn (with sash) with Cardinal Dolan.



Cathy & Dennis Walsh.

Mike Knapp sold his house in less than a week to go to Michigan where his daughter Julie and family live. It is great to be near family. He really enjoys socializing with his grandchildren and attending some of their activities. We wish him lots of luck in his new home in Michigan.

Cathy & Dennis Walsh continue to recuperate from their car accident last year coming home from Florida. They have been in hospitals and rehab centers for many months. It is terrific seeing them back at St. Andrew Church. What is also great is Cathy, who is still having health issues, is rewriting all of St. Andrew's past chef Anthony Guzewicz's recipes to make a cookbook in memory of Anthony, who died last year. Anthony was a faithful parishioner and diligent worker at St. Andrew. He organized many cake sales, coffee hours and various luncheons with great enthusiasm. Cathy will make the cookbook very special.

Everyone may have had to quarantine this past year but being able to stay in touch with friends and family through technology has made this time much easier to bear. Laura Muhlfeld learned how to watch streaming programs and do Zoom with her church, groups of friends and GCU members. Laura has sent out jokes, musical videos and interesting tidbits on a daily basis to her network of friends and GCU members. She has heard back from every person telling her how much the emails have lifted their spirits.

Chris Hulak has read novels, articles, magazines and texts during this pandemic year. She has been on the phone constantly with friends and family. She found creative ways to stay healthy by biking, walking, and swimming. She held Zoom meetings with friends far and near. Celebrating Easter with services on my phone, in a dress and pearls at my kitchen table. This was an acute realization for Chris to know how important good friends and family are.

CONTINUED

Lodge 151 CONTINUED

Vinnie & Emily Panchuk have used the computer and TV daily for Liturgies and praying of the Rosary. Speaking to others it seems many people pray more frequently asking God to help us through these difficult times.

As the pandemic dragged on, Ashley Pajer decided to try and change her outlook and attitude. She started to be more optimistic. She is fortunate enough to have a full-time job with her dream company, the NFL. Although she misses her friends she moved back home and is spending quality time with family. The laughter shared and memories created are invaluable. She is grateful to spend time playing games, developing new hobbies and enjoying the new outdoor fire pit. Ashley is so happy and thankful to have her loving family near her.



Ashley Pajer

Max Hulak continued to do things that make him happy. He graduated college, started grad school got back into lifting shape, started his first job, voted, reconnected with cousins, got better at skiing and biking. He worked with a team to put together an amazing technical proposal and continues to be a staunch member of the GCU.



Max Hulak

Will Cofnuk learned from the pandemic that you cannot take your day-to-day life and living situation for granted. Every day that you wake up healthy should be celebrated and appreciated. Everyone should cherish their family & friends and be thankful for the good things in their life. Will and his wife Marilyn spent a lot of time at home trying new recipes and resurrecting old family recipes. They enjoyed making many delicious dishes and desserts. During this time Marilyn could not go to the gym, which was always her passion, she dusted off her bicycle and started biking again. Will also got his bike out and joined her. They found a new love for outdoor biking. Adapting to the new normal provided them with new experiences that were instituted into their daily life.



Marilyn Cofnuk



Will Cofnuk

Ann Kandrato writes that as a child, she was taught that homes are called little churches. As a church teacher she often taught this lesson. It was the pandemic that truly turned her home into a "little church." During the pandemic the Church did not close because of the virus, but for the love and health of others. It was with this love many fervently went to icon corners in their home to pray for family, friends and others. This should reminded everyone that "we" are the church, its living stones. "God is with us" dwelling in our homes and in our hearts.

Pre-Lenten Luncheon

St. Mary BC Church in NYC held its annual Pre-Lenten Luncheon or "No Go-No Show Fashengy on February 14. Due to the pandemic and bad weather only about 20 people attended. Most of the parishioners gave donations for the church. Fr. Ed Cimbala thanks everyone for their generous donations and hopefully the virus will be controlled and people will be able to get back to church soon.

First Quarter Meeting

The first quarter meeting for Lodge 151 was held on Thursday, March 25, 2021. We were happy to have some members together. Hopefully, the 2nd quarterly meeting will have more attendance in June. Exact time and place has not yet been decided.

Marge Russell | President



Members who attended the first quarter meeting.

UPCOMING LODGE 164 EVENTS

SUBJECT TO CHANGE

2nd Quarter Meeting

Sunday, April 18

Following Liturgy

St. Mary's Assumption Social Center

Mother's Day Bingo Fundraiser

Sunday, May 16

Doors open at 5 PM

Bingo begins at 6:30 PM

St. Mary Assumption Social Center

356 South Belle Vista Avenue

Youngstown, OH 44509

COVID-19 guidelines will be followed

Flag Day Celebration

Sunday, June 13

Following Liturgy

St. Mary Assumption Social Center

Father's Day Bingo Fundraiser

Sunday, June 20

Doors open at 4 PM

Bingo begins at 6:45 PM

St. Mary Assumption Social Center

356 South Belle Vista Avenue

Youngstown, OH 44509

COVID-19 guidelines will be followed



The Gibbons and Polochak families enjoying their treats.

Lodge 258

HERMITAGE, PA

Founders' Day

On Saturday, February 13 at the 4 PM Divine Liturgy and on Sunday, February 14 at the 9 AM Divine Liturgy, GCU Lodge 258 celebrated Founders' Day at St. Michael Byzantine Catholic Church. With the help, support, and cooperation of Fr. Kevin Marks, the lodge set up two tables with red tablecloths so that the parishioners could visit the tables at the end of each Liturgy. The parishioners and guests were able to help themselves to individually wrapped heart shaped, iced, sugar cookies for Valentine's Day, as well as GCU face masks, hand sanitizer gel packets, brochures, and yo-yos in a "Grab and Go" format. A brief history of the founding of the GCU was also provided in the church bulletin. Everyone thoroughly enjoyed the 12 dozen sweet treats and the GCU give-aways as there were no leftovers! Happy Founders' Day GCU!

Bill Dzuricko | President



Display of Founders' Day goodies.



Mark Gasser putting together the bicycles.

Lodge 268

MINGO JUNCTION, OH

Donation Made to Bay Six Project

Lodge 268 purchased two bicycles and two helmets for the Bay Six Wheels 2021 to help underprivileged kids get a bike, skateboard or a scooter. The Bay Six Project is a nonprofit that according to its Facebook page, works to build up, to love and to connect with the community through meeting basic needs.

“We are always looking to find a new way to help make the lives of those in the community better. We aren’t just a charity, but rather an organization that wants to help instill value in those of our community. It is especially true during unprecedented times, such as the COVID- 19 pandemic that we are currently in the midst of,” said Bobby Westlake president and founder of Bay Six.

“Hopefully, we can make the spring and summer of 2021 memorable for more than just living through a pandemic,” Westlake added. He is very grateful to the GCU for helping support the project.

Carla Gasser | President



Carla Gasser presents Bobby Westlake with the bikes and helmets.

Lodge 351

INDIANA, PA

Thank You from the Ukraine

In January 2021, Lodge 351 received a thank you from Father Ivan Zhuk and the religious community of St. Nicholas who run the House Orphan - The House of Mercy for orphans in Ivano-Frankivsk, Ukraine. The Matching Funds grant for this project was used to help in the construction of a building for the orphanage. Father Zhuk updates the progress of the construction on the House Orphan Facebook Page.



Monica Kowalski and Kate Little holding the thank you received from Father Zhuk.



Addy, Zoe, Stryker and Isabelle Little with items collected for the food and clothing drive.



Patriot Challenge participants Patty Yamrick and Addy Little.

Patriot Challenge

Team Leadfoot again was organized by Kate Little to participate in the Patriot Challenge sponsored by the Gallant Few. The team consisted of Chris Little, Kate Little, Stryker Little, Theresa Frederick, Amy Bronzi, Andrea Elmore and Patty Yamrick. This year the team walked, ran, hiked, did aerobic exercise, biked etc. for a total of 794 miles in the month of February. This was above the 565 miles that were required. Five members of the team logged

over 100 miles each with Amy and Andrea (walking in sunny California) both logging over 150 miles each, qualifying each of them for a Bronze medal. Team members walked where they lived and worked. This year's team members logged their individual miles in Maryland, Pennsylvania, California and somewhere cruising in the Pacific Ocean. Kate Little braved the winter cold as she walked in Indiana, PA and Patty Yamrick convinced Addy Little (not a member of the team) to take a walk at Blue Spruce Park near Ernest, PA on a brisk cold Sunday afternoon.

While they exercised, Team Leadfoot also raised \$1,542.⁰⁰ during the month. It will be matched through a GCU Community Matching Funds grant, so Lodge 351 and the GCU will be donating a total of \$3,084.⁰⁰ for the Patriot Challenge 2021. The Gallant Few provides services for veterans as they transition back into the civilian life. Lodge 351 is a proud supporter of the military and extremely excited that last year's fundraising efforts were surpassed—way to go Team Leadfoot. Next year, maybe we will log more miles, have a bigger team and raise even more money.

Father/Son Excursion

After several years of hiatus the Father/Son excursion was revived during the month of February. This year a winter camping trip to Cook Forest State Park was planned for February 13-14, 2021. John Kowalski, Stryker Little, Nicholas Kowalski, Dustin Fleming and Uriah Fleming were the participants of the Venture into Pennsylvania Wilds. It was cold, there was snow, but it did not hold them back. They had a great time in the beautiful Cook Forest area camping, building campfires and enjoying nature. There is no better time to

CONTINUED

Lodge 351 CONTINUED



Nick Kowalski and Stryker Little at Cook Forest.

enjoy God's beautiful world than being outdoors in Pennsylvania during the month of February or any other month for that matter.

Looking Forward

Looking forward to spring and summer, Lodge 351 is planning activities that will keep everyone safe during COVID-19, as well as help members to be more charitable in the community and churches. Helping Hands is just around the corner and Theresa Frederick is getting ready to replace the pachysandra at St. Jude's Byzantine Catholic Church in Ernest, PA, that dried up during the drought this past summer.

Patty Yamrick | Fraternal Activities Director

Lodge 360

CAMPBELL, OH

With Sympathy

GCU Lodge 360 sadly lost a longtime officer in the 4th quarter of 2020. Mrs. Nancy Kovach, was currently serving as Lodge 360 Vice President and had served as an lodge officer for more than 30 years. Nancy and former President Mrs. Betty Stanko attended many GCU events during that time. Nancy passed away on November 30, 2020. Funeral services were held at St. Michael Byzantine Catholic Church on December 7, 2020 and a Memorial Liturgy given by Lodge 360 was part of the Founders' Day Celebration on February 21, 2021. Lodge 360 would like to extend sympathy to the Kovach family on the passing of Nancy. Blessed repose and eternal memory. Vicnaja jej pamjat.

Lisa Kinnick Romito | Secretary-Treasurer

GCU Student Debt Program Continues in 2021

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 2021. 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, 2019 and/or 2020.

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 12/31/2020 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 LODGE 442 EVENTS

SUBJECT TO CHANGE

Helping Hands Landscaping

Saturday, May 8

9 AM-12 NOON

Infant Jesus of Prague Byzantine Catholic Church

Helping Hands Project

May - Date & Time TBA

St. Nicholas Byzantine Catholic Church Cemetery
Hyatt Avenue, Campbell, OH 44405

First Holy Communion

Sunday, May 23

9 AM Liturgy

Infant Jesus of Prague Byzantine Catholic Church

Memorial Day Flag Blessing & Raising

Sunday, May 30

Following 9 AM Liturgy

Infant Jesus of Prague Byzantine Catholic Church
7745 South Avenue, Boardman, OH 44512

Following 11 AM Liturgy

St. Nicholas Byzantine Catholic Church
1898 Wilson Avenue, Youngstown, OH 44506

3rd Quarter Meeting

Sunday, July 18

Following 9 AM Liturgy

Side Atrium
Infant Jesus of Prague Byzantine Catholic Church
7745 South Avenue, Boardman, OH 44512

Donation Drive

August-September

Community Project - TBA

Infant Jesus of Prague Byzantine Catholic Church
St. Nicholas Byzantine Catholic Church



GCU Secretary Mary Beth Hayer presents a "goody" bag to Harrison, Grandson of Nancy Stanko with daughters, Rachel and Francine.

Lodge 442

BOARDMAN, OH

Easter Candy Day

A socially distanced Easter Candy Day was held on Sunday, March 28, 2021. Children and altar servers from Infant Jesus of Prague Byzantine Catholic Church, Boardman and St. Nicholas Byzantine Catholic Church, Youngstown, OH were presented with a bagful of "goodies" including a chocolate Easter Bunny, jellybeans, coloring book and more as they left Palm Sunday Liturgy. The event was a welcomed change from the past year and was met by a large smile and big "thank you" from the children and their families. GCU brochures were available to the adults to remind them that the GCU is here to meet their fellowship, community and financial product needs. Thank you to the Home Office for the additions to the goody bags. A special thanks to the GCU officers, members and parishioners for their help and participation in this event, especially Theresa Swindler, Mary Beth Hayer and Kathy & Karen Kollar.

Hopefully, this is a start towards returning back to normal for GCU Lodge 442 activities while still maintaining Ohio COVID-19 guidelines.

Elaine Chachko | Activities Director



Sharon Mulchak with her niece Grace are enjoying Candy Day.

Greater Hazleton Regional Lodge (GHRL)

HAZLETON, PA

After a cold and snowy January and February, hopefully the season of spring is upon us and maybe we can finally enjoy some of the splendor of the months ahead!

Even though the COVID-19 vaccine is available to a lot of people in certain age categories, please take all necessary precautions, there are a lot of variants around.

Remember Stay Safe, Stay Home and Stay Healthy! Wear your masks to protect others and yourself and always wash your hands! A little bit of safety can help along the way!

Successful Events

Most GHRL activities have not been held; but the Lottery Calendar for the month of April was a success. Thanks to all who took the time and effort to sell the calendars. St. Michael BC Church in McAdoo, PA had a Lenten food fundraiser on the 19th of March as a parish fund raiser for church expenses and GHRL assisted with Parish Matching Funds from GCU.



Notes

As always, GHRL tries to keep everyone updated on the list of activities, if you are computer savvy, check out the GCU website for updates. If you have any questions, please feel free to call Agnes at 570-454-4869 or e-mail: agnesr@ptd.net.

GHRL hopes all GCU members had a very Blessed and Happy Easter. At least this year the faithful were able to attend Liturgies and services at their various churches. Christ is Risen, Indeed He is Risen!

Until next time, take care and May God Bless.

Agnes Rohrbach | Secretary & Activities Director

In Sympathy

Our deepest condolences to Deacon Larry & Dorothy Ann Foran and their family members. Deacon Larry's mother Clara entered eternal life on Wednesday, March 17 at the age of 99. Blessed repose and eternal memory.

Sending Prayers

If your church is open for prayer, stop by and take the time out to say a prayer for everyone (especially all the EMT's, nurses, doctors and all healthcare professionals) and all the living and deceased that were subject to this virus. May God Bless us all!

Since there is not another magazine in time for Mother's Day, please remember to keep all Mothers (both living and deceased) in your prayers and thoughts. On Memorial Day remember to say a prayer for all our fallen heroes and all emergency personnel that helped throughout the pandemic, their sacrifices helped to keep our country safe and free.

Joseph Durkay Memorial Holupki Open Canceled for 2021

Due to the seriousness of the pandemic and all of the variants that are developing from this virus, GHRL has made a decision not to have the "Joseph Durkay Memorial Holupki Open" this July. In speaking to a few golfers and getting their thoughts they seemed in agreement that it would be a good idea not to hold the tournament this year.

Central Pittsburgh Regional Lodge (CPRL) GREENFIELD, CARRICK & SOUTHSIDE-PITTSBURGH, PA

Annual Bowling Tournament

The Annual CPRL Bowling Tournament was held on GCU Founders' Day-Sunday, February 14th at Coral Lanes in West Mifflin, PA. The tournament was under the direction of John Miller. The photos show the participants and winners.

Melanie Basl | Publicity Director



Winners of the tournament.



Dying Easter eggs.

Easter Egg Hunt & Easter Bunny Visit

On Sunday, March 28, GCU CPRL held an Easter Egg Hunt/Easter Bunny visit after Palm Sunday Liturgy at St. John Chrysostom church hall in the Greenfield-Pittsburgh. Thirteen children, five preteen/teenagers, and twenty-one adults were in attendance.

As the children arrived, they were given bunny ears and directed to the activity table to dye or paint their own hard-boiled egg. Two adults were on hand to assist while the kids enjoyed making their own creations.

Then the pizza arrived and it was time to eat after Father Tom Schaefer gave a blessing. Social distancing was practiced as everyone received slices of Big Jim's pizza. There was plenty so everyone could go back for seconds. Each table also had individually-wrapped bags of chips, Easter candy and a variety of delicious muffins donated by CPRL Fraternal Director Patty Niskach.

Following lunch, GCU giveaways were handed out to the children and adults. Oz Magic (Billy Heh) then provided a 30-minute magic show which mesmerized the children. It was very entertaining and the kids actively participated. Even the adults were watching the show. Afterward, every kid's name was called to select a door prize. There were even three adult door prizes awarded as a thank you for the adults taking time out of their day to attend with their children.

Due to the rainy day, the egg hunt took place indoors. Adults roamed the hall and entranceway strategically placing the eggs. Each child chose an Easter basket that they could keep. They were allowed to find 20 candy-filled eggs. Oh, the excitement!

Lastly, the Easter Bunny paid a visit (thank you Beth Gulyasy). The bunny brought her own treat: homemade chocolate as well as white chocolate blessed Byzantine crosses. Some kids were afraid to get too close, but many took their photos with the bunny.

What a fun day! We look forward to seeing everyone again next year.

Kim Kolesar | Trustee



Children with the Easter Bunny.

Southeast Pittsburgh Regional Lodge (SEPRL)

CLAIRTON & MUNHALL, PA

Lodge Activity Update

SEPRL 1st quarter meeting was held at Ascension Hall in Clairton on Sunday, March 7, 2021. During the meeting a review of 2020 brought the members up to date on the status of events and donations for church and community organizations through December 2020. Ideas for 2021 were suggested and everyone is hopeful that members will be able to participate in group gatherings soon. The current roster of officers remains in place for 2021: President Trish Roberts, Treasurer Patty Bovee, Secretary Mary Lou Salago, and Auditors Carolyn Nista & Barb Gomolak. St. John Cathedral scheduled a craft show event in April and Ascension parish members organized an Easter egg hunt and Food Drive for the end of March.

Trish Roberts | President

UPCOMING SEPRL EVENT

SUBJECT TO CHANGE

Lodge Meeting

Sunday, June 6

Time to be Announced

St. John Cathedral
210 Greentree Road
Munhall, PA 15120

Pittsburgh South Regional Lodge (PSRL)

BETHEL PARK, PA

Lodge Assists Monessen Middle School MPACT Program

Thank you to the GCU for the Fraternal Grant to assist the Monessen Middle School MPACT Program (Monessen Positive Action Community Team). This after-school program for students in sixth through eighth grades will provide social and emotional learning intended to improve student behavior and academic motivation. St. Gregory BC Church sponsored a collection of snack items for the students attending the program.

Dorothy Mayernik



Items collected for the Monessen Middle School.



Michael Pillar, Michael Kiss and Dorothy Mayernik presenting a check to Fr. Valerian Michlik for Parish Matching Funds from the lodge & parish's Pre-Lenten Comedy Night Fundraiser.

Lodge 697

WEIRTON, WV

A Busy Start To 2021

Lodge 697 has been very busy. In February the lodge made approximately 300 dozen pirohy. In March, members were busy making nut and poppyseed rolls, and held a paska sale at the end of the month. When picking up nut rolls, the church's newly renovated hall and kitchen were visible to all. Visiting with the volunteers many said they truly missed being together to volunteer. They enjoy working with each other and consider this part of their social life and extended family. God Bless all the GCU and St. Mary's volunteers.

Marilyn Charnie | President



George Lacik (church cantor) making dough, Scott Winwood cooking, John Lesho & Dr. John Garan in background all working during the recent pirohy sale.



Pinching perfectionists; Shirley Washam, Babe Lesho & Janet Winwood (Lodge 697 treasurer).



Helen Sinsel & Dorothy Rejda rolling out the nut rolls.



Showing the beautiful nut rolls are George Garan and Gloria Suchko.



Rev. Ronald DeHondt (pastor of St. Margaret of Scotland) accepting a donation to the food pantry from Lodge 860 officers Rev. Joseph Repko (chaplain) and George Nagrant (president). *Photo by Jim Van Kula.*

Lodge 860

CLINTON TOWNSHIP, MI

“Least of My Brethren” Luncheon

Lodge 860 co-sponsored the “Least of My Brethren” Luncheon with St. Nicholas Byzantine Catholic Church in Detroit, MI on Sunday, January 31, 2021. Funds raised went towards the food pantry at St. Margaret of Scotland Roman Catholic Church in nearby St. Clair Shores, MI.

Parishioners and lodge members donated delicious homemade soups, chili and desserts for the event, with all monetary donations going to the food pantry. There was no charge or “minimum donation” for those eating lunch; just free-will offerings.

This unique event thus helps those in need three times over:

1. Any St. Nicholas members or visitors who are struggling to get by can get a free meal of delightful homemade food without being forced to disclose their needy status.
2. 100% of all donations collected at the event went to the St. Margaret Food Pantry.
3. Matching Funds from the GCU doubled all the donations collected.

There were some modifications due to the pandemic. All guests at the luncheon were required to wear masks, maintain proper distancing and use disposable gloves when in line. There was no salad bar and no packing of bagged lunches for the poor.

In normal years, it has been the lodge’s practice to use the funds from a GCU community service Fraternal Grant to purchase sandwich materials and then assemble approximately one hundred bagged lunches for the McWarm Homeless Shelter (also located at St. Margaret Roman Catholic Church). The children of St. Nick’s (and some adults) take great delight in decorating the paper bags for these lunches with artwork ranging all the way from the solemn and religious to the zany and ridiculous.

Unfortunately, due to health concerns in the pandemic, the homeless shelter is not currently serving meals, though the food

pantry remains open. Therefore, the lodge elected to replace the normal donation of ready-to-eat meals with a donation of cash to the food pantry.

By partnering with the parish to co-sponsor this luncheon and applying for Matching Funds from the GCU Home Office, the lodge was able to raise \$1,050.⁰⁰ for the food pantry. The pantry specifically requested monetary donations, because it gives them the flexibility to purchase whatever items are running low — a flexibility that does not exist with crates of canned consumables and often times at better prices than what we could purchase ourselves.

To make use of the St. Margaret Food Pantry, please call 586-293-2240 and ask for Deacon Mike O’Keefe.

Michael Nagrant

UPCOMING EVENT

SUBJECT TO CHANGE

100th Anniversary Celebration “Save the Date”

Saturday, August 21, 2021

Sunday, August 22, 2021

Saint Nicholas Byzantine Catholic Church
23300 King Drive, Clinton Township, MI 48035

Memorial Service for Deceased Parishioners

Informal Homecoming Social Event

Afternoon Hierarchical Divine Liturgy

Evening Formal Banquet

Memorabilia

Photo Display

Parish History ...and more

Contact the Parish at 586-791-1052

www.stnicksdetroit.com

stnicksbyzantine@yahoo.com

Facebook

UPCOMING LODGE 999 EVENTS

SUBJECT TO CHANGE

Mother's Day Tea

Saturday, May 8

11:30 AM-1:30 PM

Lite Lunch-Drawings-Wear a Decorative HAT!!

Most Holy Trinity Church
8725 N 7th Street
Phoenix, AZ 85020

Benefits Lodge 999 & The Catholic Daughters of America Scholarship Funds

COVID-19 guidelines will be followed

Father's Day Let It Roll Bowling

Sunday, June 20

Lite Lunch following the 10 AM Liturgy

Bowling at 12:30 PM

Let It Roll Bowling Lanes
8925 N 12th Street
Phoenix, AZ 85020

For more information on either of these events: contact Joanie Mahar at 602-920-0607 or email joaniesellshomes@aol.com

COVID-19 guidelines will be followed

Lodge 999

PHOENIX, AZ

Valentine's Day Brunch

The hall at St. Stephen Byzantine Catholic Cathedral was decorated in red and hearts for the Valentine's Day Brunch on Sunday, February 14, 2021. Breakfast items of quiche, hash browns, fruit and cinnamon rolls were served. There were many raffle gifts available and a kid's activity table for crafts and cookie decorating. The Home Office supplied sunglasses to the kids who added some bling and decoration to them while at the event.

Andre House Cookies

The Andre House loves cookies! Members from Lodge 999 and parishioners of St. Stephen bake about 600 cookies a week and package them with a piece of candy in a bag for distribution. The kids love to ice the cookies and decorate them for the current holiday and are quite creative.

Joanie Mahar | President



Holy Dormition Monastery, Sugarloaf Township, PA Closing



A tough decision was made to close Holy Dormition Monastery, Sugarloaf Township, PA after nearly eight decades.

Fr. Jerome Wolbert, OFM, guardian of the property, said that the monastery will be closing its doors due to a lack of vocations and financial struggles. The friary learned that no one was interested in serving when assignments were being made this past fall. A building campaign had been underway to fix up the property, but why invest in fixing up the buildings if no one is interested in serving there?

Donations from the community have helped to support the monastery, but keeping the operations going is difficult, especially when everything was shut down due to the pandemic.

The average age for a friar is 76 and there aren't many younger men available or familiar with the Byzantine Rite.

The Sybertsville Friary which opened its doors in the 1940s isn't the only house that is closing, one in Indiana will also be closing.

The friary is in the process of closing its doors and removing all of the holy and religious items from the church. Numerous churches and missions throughout the country will benefit from the items that will be removed.

Fr. Wolbert, OFM and the friars will continue to pray for the intentions of the community, and perpetual memorials & Liturgy intentions will be honored at friaries around the world.

On behalf of everyone at the friary, Fr. Jerome said "I thank you for your generous support over the years."

Soon all that will be left are the memories of all the beautiful pilgrimages that were held at the monastery. There were busloads of people who came to pray and visit the beautiful grounds and enjoy the festivities that were held in August each year. It was also a nice quiet place for prayer and meditation when you stopped by—it will be missed by all.

Agnes Rohrbach | GHRL Secretary & Activities Director

For Your Information

Events

2021 National Bowling Tournament CANCELED

Friday, May 14 & Saturday, May 15, 2021
Cleveland, OH

GCU Family Day at Knoebels Park CANCELED

Sunday, June 6, 2021
Elysburg, PA

2021 Spring Golf Classic

Monday, June 7, 2021
9:30 AM Shotgun Start

Seven Oaks Country Club
132 Lisbon Road, Beaver, PA 15009
Applications available on the Events Section of the GCU Website.

GCU Family Day at Kennywood Park CANCELED

Thursday, July 22, 2021
Munhall, PA



Fr. Deacon Daniel Galadza.

Lessons for Today."

The Church of Jerusalem was the cradle of Christianity, influencing when and how Christendom celebrated the conception, birth, life, death, resurrection, and ascension of Christ and the memorials of the Theotokos, apostles,

Available



Opportunity Realized Vol. II

The GCU has published a second volume of its history *Opportunity Realized Volume II-The Journey Continues*. This new publication chronicles the years 1992-2017. Follow the GCU journey as it navigates the calm waters of the end of the 20th century and struggles through the turbulent first decade of the 21st century—emerging as a strong \$1.5 billion

financial institution by its 125th birthday in 2017. Like its predecessor, *Opportunity Realized*, this volume features photographs and illustrations throughout, bringing the organization's members and their accomplishments to life. The publication was researched and written by retired GCU Editor and Communications Director Frederick M. Petro. Proceeds from the sale of *Opportunity Realized Volume II* will go to the GCU Foundation in support of the Foundation's mission of promoting the Byzantine Church, the Rusyn culture and other charitable purposes. Books are \$20. To order your copy, go to www.GCUusa.com to order with a credit card or checks payable to GCU Foundation can be mailed to GCU History Book, 5400 Tuscarawas Road, Beaver, PA 15009. Books will be sent via UPS.

21st Annual Saints Cyril and Methodius Lecture Sponsored by the Byzantine Catholic Seminary *To be Delivered in Person and Livestreamed*

Father Deacon Daniel Galadza will deliver both in person and through livestream the 21st annual Ss. Cyril and Methodius Lecture of the Byzantine Catholic Seminary entitled "*The Liturgy of Jerusalem: History, Theology, and*

and martyrs. For the Byzantine Catholic Seminary's annual Ss. Cyril & Methodius Lecture, the Reverend Deacon Daniel Galadza presents Jerusalem's liturgical year, its historical sources and theology. His lecture will illustrate connections between the "Byzantinization" of the Eastern Patriarchates at the end of the first millennium and the Latinization of the Eastern Catholic Churches from the middle of the second millennium onward.

The public is welcome to register for and to attend the lecture on Tuesday, May 18. Visit the Seminary's website (www.bcs.edu) for complete information.

Rememberances

Basilian Sister Regina Adams

Sister Regina (Claire Marie) Adams took the final steps of her journey into eternal life in the late evening of February 3, 2021. Entering the hospital with some health problems, she fully expected to return to her mission at St. Mary's in Wilkes-Barre, PA. The Lord, whom she served so faithfully, however, had other plans for her and took her swiftly to Himself from there.

Sister Regina was born in Trenton, NJ, the daughter of the late Michael & Anna (Anchak) Adams. She entered the community from St. Mary Byzantine Catholic Church in Trenton, NJ on February 4, 1957 and made her Final Profession of Vows on August 26, 1962.

For about half of her religious life, Sister Regina spent her energies in teaching. She was able to convey her love of this ministry whether her students were in the primary grades or the upper ones. Her abilities came into play as she also managed the duties of principal when necessary. Sister Regina's zeal for learning was matched by her enthusiasm for science, evidenced by her interest in the PA Jr. Academy of Science. Her students always placed favorably in competitions.

Sister's talent for music served her well in her later years of parish ministry when she was often called upon to cantor for the Divine Services. She had a strong voice and one that was easy

to follow. Not surprisingly, sports also had a prominent place among Sister Regina's interests. Anything connected with Notre Dame or the Steelers had a special place in her heart.

After schools where the Sisters served were closed, Sister Regina's energies turned to parish ministry for the remainder of her life. Chief among the duties of this ministry was visiting the sick of the parishes. Her lively nature lent itself to bringing cheer to those who were homebound, in hospitals or in nursing homes. This ministry, to which she devoted herself with great dedication, was to be her last. From there it was just another step into eternity.

Pilgrims will remember Sister Regina's familiar face at the Holupki Stand where she was always ready to greet them with joy and with a smile. In the community, Sister will be missed for her sense of humor and her infectious laughter. A friend of hers characterized this laughter as mimicking a tommy gun; thus giving her the nickname "Tommy." She herself wanted to be remembered for her

deep sense of faith and trust in God. No doubt, it was this she called upon as she surrendered her life into the hands of God.

Sister Regina was preceded in death by her parents and her brother Michael. She was the last surviving member of her immediate family. In addition to the members of her community, she is survived by her two devoted nieces Linda Marfino and Regina Garb and their families.

Due to the coronavirus restrictions, there was no public viewing. Rev. Jerome Botsko, Monastery Chaplain celebrated the Funeral Divine Liturgy on Tuesday, February 9, 2021. Previous to Sister Regina's funeral at Mount St. Macrina, a wake and Parastas Service was held at St. Mary Byzantine Catholic Church in Wilkes-Barre, PA. Sister had served in parish ministry there and at surrounding parishes for fifteen years. Sister Ruth, Provincial, and all the Sisters are grateful to Rev. Michael Kerestes and the John Morris Funeral Home for their help in making all the necessary arrangements.

Deceased Members

(Lodge-Member-City-State)

- | | | | | | |
|-------|---|------|---|-------|--|
| 8344 | Nympha T. Adams, Stroudsburg, PA | 8315 | Nancy Conti, Fort Wayne, IN | GHRL | George Gaydosh, Morea, PA |
| 8344 | Joan C. Ahrensfield, Birdsboro, PA | 8344 | Mary M. Corle, Martinsburg, PA | 8324 | Nicholas M. Gelles, Cumberland, MD |
| 8344 | Laura Albaugh, Warren, PA | 994 | Robert Cox, Monaca, PA | 351 | Stephen Gootman, Indiana, PA |
| 8344 | Leroy Anderson, Youngsville, PA | 8344 | William Cranmer, Butler, PA | 321 | Mary Gratcar, Hostetter, PA |
| 302 | Verna Andras, Parma, OH | 8344 | Mary Danovich, Yeadon, PA | 994 | John C. Grimm, Beaver, PA |
| 109 | Doris Antoszyk, Cabot, PA | 8360 | Anne Davis, Fort Mill, SC | 8344 | Rose C. Gust, Monongahela, PA |
| 999 | Jean Aplin, Colorado Springs, CO | 319 | Dawn M. Davis, Flushing, MI | 53 | Albert Guzo, South River, NJ |
| 8344 | Alice I. Arantowicz, Mohnnton, PA | 994 | Kimberly R. DeMatteis, Aliquippa, PA | 8358 | Robert Habermehl, Milwaukee, WI |
| 8313 | Margaret A. Ayers, Sugar Grove, IL | 10 | Teobaldo DeSantis, Aliquippa, PA | 8344 | Janet C. Haggerty, Pulaski, PA |
| 15 | Joseph Babinchak, Trenton, NJ | 8344 | Frances E. Diggins, Lebanon, PA | 57 | Joseph Haky, Cleveland, OH |
| 81 | George Bacha, Uniontown, PA | 994 | Yolanda J. DiMarzio, Monaca, PA | 999 | Patricia A. Hanson, Carson, WA |
| SEPRL | Eleanor B. Balta, Cranberry Twp., PA | 8344 | Paul DiMascio, Boyertown, PA | CPRL | Thomas Hartman, Pittsburgh, PA |
| 8358 | Mary L. Baribeau, Rhinelander, WI | 8309 | Joanne DiTommaso, Punta Gorda, FL | 182 | George Hasay, Shickshinny, PA |
| 999 | Carmen Battaglia, Peoria, AZ | 8309 | John DiTommaso, Punta Gorda, FL | 994 | Nicolina Hodovanich, Aliquippa, PA |
| 8341 | Sue Battagline, Youngstown, OH | 8344 | Grace A. DiTrapani, New York, NY | 8344 | Raford G. Horner, Johnstown, PA |
| 8344 | Dorothy Battistelli, Saltsburg, PA | 15 | Susan L. Dorsey, Hamilton, NJ | 999 | Sarah J. Horner, Chandler, AZ |
| 8344 | Jean E. Batty, Cranberry Twp., PA | 10 | Suzanne Droz, Cranberry Twp., PA | 66 | Twyla A. Hovelsrud, Fertile, MN |
| 8344 | Rhoda Beach, Roaring Spring, PA | 8344 | Josephine Dubick, Auburn, PA | 8327 | Gerald D. Hovis, Cloquet, MN |
| GHRL | Joseph Beleanich,
New Philadelphia, PA | 151 | Paul Duhamel, River Vale, NJ | 8344 | Donald C. Huffman, Wampum, PA |
| 271 | Lyuba Belkin, Frisco, TX | 8358 | Vernon E. Ehlke, Little Chute, WI | CPRL | Regis Hunkele, Verona, PA |
| 8344 | Inez Bewick, Venetia, PA | 8344 | Albert Elms, Harleysville, PA | 994 | John Hutchison, Cranberry Twp., PA |
| 697 | Julia A. Billie, Mannington, WV | 8344 | William S. Embody, Reading, PA | 62 | Anna Hvizdos, Morrisdale, PA |
| 8344 | Edward F. Birk, Pennsburg, PA | 8344 | Louise J. Emmett, Butler, PA | 8344 | David T. Jones, Saint Clair, PA |
| 8344 | Stephen Bisco, Allentown, PA | 66 | Betty Engle, Highland, IN | 8327 | Ardella M. Jorgenson,
Grand Forks, ND |
| 302 | Elizabeth Bodner, Chagrin Falls, OH | 360 | Julia Fabian, Campbell, OH | 8344 | Betty L. Kaiser, Rochester, PA |
| 8358 | Frank Boisits, Oak Creek, WI | 8306 | Catherine Falis, Danbury, CT | CPRL | Ann Kemp, Verona, PA |
| 20 | John R. Boran, Hamburg, PA | 8344 | Dorothy J. Faust, Pottstown, PA | 8313 | Francis Kenyon, Plainfield, IL |
| 8344 | Martha J. Bortz, Apollo, PA | 8344 | Pauline Fedance, Cokeburg, PA | 8357 | Mark D. Kesling, Weirton, WV |
| GHRL | Mary Brazzo, Beaver Meadows, PA | 235 | Marion Fellegly, Meriden, CT | 8304 | Naomi Kessler, Broomfield, CO |
| 8344 | George E. Brown, Duquesne, PA | 47 | Anthony Fiacco, Vestal, NY | CPRL | Elizabeth K. Kincaid, Pittsburgh, PA |
| 66 | Quilla Bruce, Portage, IN | 151 | Anna Flanagan, Scarsdale, NY | 697 | Yovonne Kinder, Weirton, WV |
| 8313 | Robert E. Bruce, Lake Bluff, IL | 8327 | Betty Floan, Fertile, MN | 625 | Olga Kisiel, Windber, PA |
| 8326 | Albert D. Bumann, Sturgis, MI | 8344 | Sybil Forde, Shawnee on
Delaware, PA | 8344 | Evelyn Kling, Mechanicsburg, PA |
| SEPRL | Thomas J. Carey, Pittsburgh, PA | 8358 | Judith Freimark, Brookfield, WI | SEPRL | Mark S. Kokayko, Glassport, PA |
| CPRL | Anthony Ceoffe, Pittsburgh, PA | 8344 | Ella J. Funkhouser, Wampum, PA | SEPRL | Albert J. Kollar, Punta Gorda, FL |
| 8344 | Carol Chaykosky, Jermyn, PA | 8327 | Marlin M. Gady, Dakota, MN | 15 | John Konnyu, Leesburg, FL |
| NPRL | Mark A. Cifrulak, Clairton, PA | 8344 | Dominick P. Gagliano,
Philadelphia, PA | 8327 | Valerian A. Koralewski, Brooks, MN |
| 994 | Lucy Clement, Coraopolis, PA | 8344 | Velma Gajan, Coal Center, PA | 999 | Catherine Kost, Glendale, AZ |
| SEPRL | Leo Clutter, Clarksville, PA | 8358 | Janice A. Gamble, Manitowoc, WI | 8344 | Ethel Koudela, Pittsburgh, PA |
| 8344 | Ruth L. Colna, Saint Clair, PA | | | 151 | Barbara Kovalcik, Brooklyn, NY |
| | | | | 66 | Donald Kovan, Mesa, AZ |
| | | | | 8344 | Devoe Kromer, Lehighton, PA |
| | | | | 8324 | Stephen Krywucki, Towson, MD |
| | | | | 66 | Lois Kuehl, Valparaiso, IN |

8344 Dorothy Kuruc, Lower Burrell, PA
258 Leonard C. Langer, Erie, PA
945 Paul Latzanich, Cresco, PA
8358 Marjorie J. Lau, Stratford, WI
8354 Charles P. Laughon, Naruna, VA
8344 Hugh I. Laverty, Murrysville, PA
CPRL Georgia R. Lavery, Pittsburgh, PA
302 John Lix, Palm Coast, FL
994 Joseph Macurak, Lakewood, NY
CPRL Helen Malek, Pittsburgh, PA
NPRL Patricia Mangerie, Koppel, PA
10 Norma Maravich, Aliquippa, PA
8344 Margaret E. Marghella, Uniontown, PA
8344 Jean E. Martonic, Pittsburgh, PA
CPRL Eva Matzko, Portsmouth, RI
CPRL Thomas J. McCarthy, Pittsburgh, PA
8341 Antoinette McCorkle, Bairdford, PA
8344 Raymond McKinney, Wexford, PA
144 Catherine Mega, Longmont, CO
18 Mary Anne Mehallick, Leisenring, PA
697 Arthur Miller, Moon Twp., PA
8344 Janet A. Miller, Friedens, PA
665 Julia Mintzer, Rahway, NJ
8344 Anthony J. Mirabella, Chalfont, PA
77 Gail Mitro, Elyria, OH
697 Mark S. Mohoroski, Weirton, WV
SEPRL Goldie Mudrick, Charleroi, PA
8302 Albert D. Murphy, Kapolei, HI
8344 Ralph B. Murray, Reading, PA
8304 Charles Myrick, Seal Beach, CA
8315 Mary Ellen Neumeister, Lisle, IL
211 William Novak, Olyphant, PA
665 Veronica Nyhan, Fords, NJ
8357 Cecilia Obloy, New Cumberland, WV
8327 Philip A. Olsen, Minneapolis, MN
302 Helen K. Oros, Richfield, OH
8344 Betty Palmer, New Florence, PA
945 Rose Panusky, Scranton, PA
18 John Patek, Uniontown, PA
8344 Carl Pavlosky, Johnstown, PA
8344 Louella M. Peightal, Indiana, PA
8344 Homer Peterson, Tionesta, PA
994 John M. Phillips, Martinez, GA
47 John Piccola, Utica, NY
625 George M. Plishka, Sidman, PA
8358 Joseph P. Pozarski, Rhinelander, WI
235 Roy Primachuk, Marietta, GA
109 Dolores Prokopchak, Potomac, MD
8344 Marie T. Pronsati, Philadelphia, PA
8344 Isabel Purvis, Pittsburgh, PA
10 Alberta Pyle, Aliquippa, PA
8344 William C. Rainer, Egg Harbor Twp., NJ
8360 Betty Reynolds, Charlotte, NC
8344 Edwin Rhoades, Milesburg, PA
8309 Christina Riley, Parrish, FL
69 David C. Royer, Lancaster, PA
8304 Steven Royse, Newport Beach, CA
CPRL Eleanor Satriano, Rosharon, TX
66 Fred A. Sattler, Crown Point, IN
NPRL Anne Savka, Springdale, PA
10 Rosemary Scally, Coraopolis, PA
8344 Patricia Schaefer, Pittsburgh, PA
258 Gloria J. Schroeder, Grove City, PA
81 Shirley Sellong, Uniontown, PA
8344 Kathleen D. Sendatch, Mahanoy City, PA
8344 Harriet Senkinc, Hickory, PA
164 Nancy Sernulka, Cortland, OH
8344 Hope E. Shaffer, Industry, PA
351 Irwin W. Shaffer, Indiana, PA
8344 Mary Ellen Shollenberger, Pottsville, PA
8344 Frances A. Sieminski, Pittsburgh, PA
8344 John Silbaugh, Smithfield, PA
8344 Gerald Smith, McKeesport, PA
8344 Isabelle C. Smith, Hummelstown, PA
8344 Norman A. Smith, Ridgway, PA
21 Patricia J. Soderblom, Moreno Valley, CA
665 Margaret Sokol, Linden, NJ
8344 Geraldine Solano, White Oak, PA
999 Donald R. Sopiak, Phoenix, AZ
7 Henry L. Stampur, Pleasantville, NY
8344 Gloria Steele, Greensburg, PA
8344 Elizabeth Steinkamp, Jefferson Hills, PA
8344 Nancy Stewart, Pittsburgh, PA
994 Roy Stubbins, Ambridge, PA
8344 Joseph R. Stubenbort, Murrysville, PA
994 Colleen O. Sundry, Verona, PA
69 Eleanor Swavely, Pottstown, PA
69 Kimberly Swavely, Pottstown, PA
8326 Barbara M. Thomas, Marion, MI
8304 Phyllis L. Thompson, Lakewood, CA
625 Catherine Thrower, Windber, PA
GHRL Mary Timko, Drums, PA
18 Mike Timko, Perryopolis, PA
109 Gerald Andrew Tinch, Butler, PA
NPRL Roger Townsend, Fort Collins, CO
15 Emma Treglia, Hamilton, NJ
211 John Tucky, Peckville, PA
8344 Marion Ulizio, Rochester, PA
8344 Albert I. Vandine, Portland, PA
8344 Della Vaughn, Butler, PA
8344 Edward R. Verkleeren, Belle Vernon, PA
999 Karl Von Hess, Bushnell, FL
8344 Ralph V. Wagner, Gallatin, TN
62 Rita Wakefield, Creekside, PA
8344 Dolores Walter, Allison Park, PA
8305 Cora Wargo, Colorado Springs, CO
8344 Beverly Ann Watson, Pittsburgh, PA
8344 Robert S. Wedel, Reading, PA
8358 Robert Westenberger, Stockbridge, WI
8304 Jack Wickland, Anaheim, CA
8344 Melody J. Withrow, New Kensington, PA
151 Robert N. Yacubovich, West Long Branch, NJ
15 Matilda Yanno, Trenton, NJ
8344 Ida M. Zaby, Bobtown, PA
8344 Clara T. Zaneline, Nescopeck, PA
8309 Dorothy Zapack, Boynton Beach, FL
8344 William A. Ziegler, Butler, PA

GHRL—Greater Hazleton Regional Lodge

CPRL—Central Pittsburgh Regional Lodge

SEPRL—Southeast Pittsburgh Regional Lodge

NPRL—Northwest Pittsburgh Regional Lodge

PSRL—Pittsburgh South Regional Lodge

Last year, even with the COVID-19 Pandemic affecting all aspects of our lives, GCU was able to continue its philanthropic support through Educational, Community, Faith and Social donations.

These donations assisted our members, their churches and the communities where they call home.

GCU contributed over \$1 million in donations and our members volunteered over 32,000 hours of their time.

Educational - \$95,500.00

(National Scholarships, Academic Performance Scholarships, Athletic Scholarships and Student Debt Relief Program)

Community - \$194,830.00

(Community Matching Funds Projects, COVID-19 and Holiday Food Bank Donations, Red Cross Biomed Vehicle, Salvation Army Project Bundle Up, Hurricane & Wildfire Relief Matching Funds, Food for Schools Program, Newspapers in Schools Program, GoGive & GoGive! Direct and Several Local Donations for Beaver Heritage Museum & Police Department)

Faith - \$654,907.00

(Parish & Parish Expansion Matching Funds Programs, Special COVID-19 Eparchial & Parish Grants, Annual Donation & St. Nicholas Virtualthon Benefitting the Byzantine Catholic Seminary and Special Donation to Assist with Virtual Pilgrimage for Sisters of St. Basil)

Social - \$87,284.00

The Pandemic had its greatest affect on this aspect of GCU fraternalism because of gathering and social distancing limitations and requirements. This number reflects lodge & district subsidies paid prior to the pandemic restrictions and limited grants paid mostly in the first quarter of 2020.

Volunteer Hours - 32,320

Although this number is significantly lower than years past, GCU members still found a way to volunteer in their churches and communities - even with the major contact restrictions put into place by the CDC and local & state governments due to the COVID-19 pandemic.