

APRIL 2023

# GCU

MAGAZINE

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Spiritual Advisor

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**George Kofel**  
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**George W. Batyko**

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**George N. Juba,**  
Editor

**Basil M. Wahal,**  
Managing Editor

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## Phone:

1-724-495-3400

1-800-722-4428

**FAX:** 1-724-495-3421

[info@GCUusa.com](mailto:info@GCUusa.com)

[www.GCUusa.com](http://www.GCUusa.com)





George N. Juba  
President  
CEO

# Welcome to the 2023 GCU Annual Report Issue

**W**elcome to the 2023 Annual Report issue of the GCU Magazine. On behalf of the Board of Directors of the GCU, our Executive Officers, Department Directors and the entire support Staff, we are once again proud to present very strong, stable and sound financial statements for the 2022 fiscal year. Assets at year end 2022 total \$2.6 billion representing a \$228 million or 9.4% increase over 2021 total assets. Surplus increased \$10.2 million or 4.9% in 2022 with net income of \$18.1 million being recorded as \$18.4 million in net income was the projected budget for 2022.

GCU experienced excellent life and annuity premium in 2022. Although we fell short of our annuity premium goals, 89.4% or \$358 million of first year premium and renewals was recorded as \$400 million was the target for 2022. The GCU's new Aquila X Fixed Indexed Annuity experienced its first full year being in the FIA marketplace. It fell short of our goal with just over \$100 million of recorded premium, the primary reason for not achieving our \$400 total annuity target for 2022. Life premium on the other hand exceeded goal as \$11.5 million was recorded compared to our target of \$10.7 million. We continue to focus on our objective of increasing life premium especially on our Legacy Whole Life Plans. My sincere appreciation to our members and agents for the continued support and trust you have placed in GCU that enables us to present the continued financial success of our Society. We invite you to review Chief Financial Officer Tim Demetres' full detailed report on the GCU 2022 financial performance located on page 6.

Seven Oaks Country Club, Inc., a subsidiary of the GCU Holding Company, Inc., and the primary financial activity within the Holding Company recorded record total revenues of \$4.3 million, primarily fueled by Membership Dues, Initiation Fees and Food & Beverage

Sales. The improved revenues are attributed to the recent renovations to the entire facility over the last several years and the resurgence of the popularity in the game of golf. Unfortunately, in line with the current state of the economy and demand for labor, especially within the hospitality industry, costs have been driven up by staffing and overall operating expenses. A net loss before depreciation of \$7,300.<sup>00</sup> was recorded for fiscal year 2022. An increase in membership is projected for 2023 as the new Swimming Pool and Racquet Complex is slated to open this season. This new facility will certainly complement the most recent improvements and be reflective of the GCU as a \$2.6 billion fraternal benefit society that will continue to improve the financial position of the Club!

The GCU Real Estate Company, Inc., another subsidiary of the Holding Company, had no sales activity in 2022. There are seven remaining lots in the single-family development at Congressional Place. We have received recent inquiries and anticipate lot sales in 2023. Pinehurst Village, a multi-family carriage home development within Seven Oaks under the ownership of Castlebrook Development, experienced several sales in 2022 as two units

are currently under construction with five additional units planned to be constructed sometime during the second quarter of this year.

The GCU continues to be cognizant of the fact that there is substantial competition in the life insurance and annuity marketplace by both commercial carriers and other fraternal benefit societies. As I have reported in my previous articles, the Board of Directors has authorized the financial resources required to maintain our competitive advantage, specifically to improving our Information Technology that will provide greater efficiency throughout each of our processes with a goal of making it as easy as possible to do business with the GCU.

CONTINUED



In 2022, we focused on the development of our Aquila X Fixed Indexed Annuity on our new business policy administration system. It was quite an expansive project assuring that each process runs flawlessly from the application, to claims, to various riders contained in the product, e-applications, to agent and member portals and various reporting tools. We anticipate that the initial Aquila X product will be close to 100% completed in the second quarter of 2023. We are currently engaged in adding a new index, the Barclays US Tech Index to our Aquila X product and to the new Aquila V, a five-year term fixed indexed annuity, that will incorporate the Barclays US Tech Index and our current Zorya Index. We anticipate a May 2023 launch timetable for these two initiatives. In addition to the development and implementation of our new Fixed Indexed Annuities, we are working simultaneously to also place our various life and fixed rate deferred annuity products into our new policy administration system as well.

As I have reported throughout 2022, the GCU has embarked in a totally new fraternal structure, the GCU Fraternal Metamorphosis Program was officially launched on January 1<sup>st</sup>. We have been very pleased with number of Constellation Coordinators and Byzantine Catholic Parish Coordinators that have volunteered their services under our new program. Geographic areas still in need of Constellation Coordinators are in the following areas: Denver, CO; Detroit, MI; Northern & Southern New Jersey; Philadelphia, PA; Hazleton, PA; Uniontown, PA and Youngstown, OH. An array of activities are currently planned for 2023 as we invite you to view the GCU's website – GCUusa.com – and click on events that presents the details on each event and registration forms. Our appreciation to our Fraternal/Communications Department Director, Basil Wahal, and our Corporate Community Event Coordinators Molly Kullen and Melissa Cohen and each of our Constellation Coordinators. We are off to an excellent start in the planning of various social and volunteer events for our members to enjoy and participate in. The website also presents the duties and responsibilities of the Constellation Coordinators if you may be interested in serving as the CC in one of the areas that is still vacant. We will continue to work with the pastors of our Byzantine Catholic Parishes that have yet to appoint a Byzantine Parish Coordinator.

In 2023, the GCU will continue to focus on our Strategic Objectives that include: Growth, Financial, Service, Fraternal, Technology and Risk. The Board of Directors have and will continue to always make sound, fiscal decisions to first and foremost protect our members' business that they have entrusted with GCU. The Board, Executive Officers,

Department Managers and entire GCU Staff are extremely cognizant of the various risks associated with the life insurance and annuity financial sector, which are monitored on a daily basis. The GCU may take on the title of being a "vanilla investor" as ninety five percent of the GCU's investments are in corporate bonds. The GCU does not reinsure any life insurance or annuity blocks of business with third parties or offshore companies. Our investment portfolio is totally managed in-house with the assistance and guidance of three quality portfolio managers. The GCU is all about our members, Main Street, not Wall Street!

Our congratulations to Mr. George W. Batyko and Ms. Maria Silvestri as they have been selected by the GCU Board to fill two vacant board seats due to retirements. The bios of Mr. Batyko and Ms. Silvestri are presented for your review on the next page. We look forward to their contributions to the continued financial and fraternal success of the GCU.

It is with deep sadness we share the news that the GCU's Spiritual Advisor, Very Rev. Mitred Archbishop John Kachuba passed away unexpectedly on February 12, 2023. Per Paragraph 46 of the Bylaws, the Spiritual Advisor is appointed by the Board of Directors. Please be informed that the Board has appointed Very Reverend Richard I. Lambert, as the GCU's interim Spiritual Advisor until such time that a new appointment is made. Fr. Lambert was GCU's former Spiritual Advisor prior to his retirement in 2020.

Please continue to pray for the citizens of Ukraine that God will provide them comfort and relief from this atrocity and that it will end sooner than later! **Glory To Ukraine!**

On behalf of the Board of Directors, our Executive Officers, Department Directors and our entire Support Staff, we thank you for the business you have entrusted with us.

As we are in the midst of spring, enjoy the beauty of nature as it revitalizes itself from its winter slumber. This transformation is such an astonishing feat only God could provide. ENJOY!

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

GOODNESS IS GREAT!

CHRISTOS VOSKRESE! VOISTINU VOSKRESE!



# Welcome New GCU Board Members!

The GCU Board of Directors at their March 2023 meeting named Maria Silvestri and George W. Batyko to replace retired National Directors Barbara Kushner and Dorothy Foran.



**Maria Silvestri**  
National Director

Ms. Silvestri, a graduate of Seton Hall University has been the president and director of the John & Helen Timo Foundation since 2013. Under her stewardship, the Foundation's endowment has grown from \$2.5 million to \$4.7 million. The Foundation provided disbursements of over \$1.7 million dollars under her guidance. The Sisters of St. Basil the Great in Uniontown, PA; Ss. Cyril & Methodius Byzantine Catholic Seminary in Pittsburgh, PA and Carpatho-Rusyn Community Organizations throughout the United States and Europe have benefited from foundation's philanthropy.

Maria has done freelance translating of both Italian and Slovak to English for businesses and agencies since 2009. She serves as a consultant to the Carpatho-Rusyn Society in Homestead, PA and previously worked at the Byzantine Catholic Press in Pittsburgh.

She currently also serves on the Boards of the Car-



**George W. Batyko**  
National Director

patho-Rusyn Society as Chief Financial Administrator; the Center for Postnatural History as Secretary and Slavjane Folk Ensemble as Vice President.

Mr. Batyko is a graduate of John Carroll University in University Heights, OH. He has been with Wells Fargo Advisers in Pittsburgh since 2000 where he is currently Managing Director of Investments. He previously served as a vice president at both Prudential Securities and Kidder Peabody in Pittsburgh. He started his career as manager of Hennon Jewelers in Pittsburgh.

George has worked with several large fraternal organizations in the Greater Pittsburgh area managing their investment portfolios. He brings extensive knowledge of investment strategies to the GCU Board.

Good luck to both Maria & George as they begin their work with the GCU Board of Directors.



## 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



# GCU



## Investing in the Goodness of Community

We invest our time, effort and talent into creating strong, stable products that make **your family's future more secure**. We make sure our products bring **high returns and peace of mind**.

Not big bankers, **just people of faith**.  
Not motivated by profit, but by **protecting the assets of families**.  
Not tied to Wall Street, only **Main Street**.

In every moment, we invest our highest selves in **doing the right thing** for your family, your neighbors and the place we call home.

We are a not-for-profit life insurance and annuity company with a heart and more than \$2.6 billion in assets. We invest in our community with:

- ✦ **Over \$1.1 million** donated to charity in 2022
- ✦ **Over 87,500 volunteer hours** donated last year
- ✦ **\$115,750** awarded in College Scholarships in 2022
- ✦ **Communities** nationally are impacted by our volunteers

**Protecting families like yours since 1892.**  
Discover today how to personalize financial protection for your lifestyle!

[GCUusa.com](http://GCUusa.com)

5400 Tuscarawas Rd, Beaver PA, 15009  
P 1.800.722.4428 E [info@GCUusa.com](mailto:info@GCUusa.com)





Tim Demetres  
Chief Financial Officer

# 2022 Financial Results

## A Year of GCU Financial Growth & Strength

In 2022, the financial markets brought a swift end to low interest rates reacting to record high inflation, the Russia-Ukraine war, and a resilient economic environment. Notwithstanding, GCU managed premium growth and maintained financial strength strategically positioning our organization to weather the adverse effects of a potential recession. Market yields have risen to more normalized levels resulting in our ability to increase annuity crediting rates. GCU achieved a major milestone in 2022 obtaining an A.M. Best A- (excellent) financial strength rating.

Our latest product release, the *Aquila X*, is a 10-year fixed indexed annuity responsible for generating \$113 million in premiums in 2022. We will soon announce expanded product features including a new index crediting strategy, the Barclays US Tech 12% Index. We will also offer a 5-year version of the *Aquila X* contract. These offerings will provide for more flexible alternatives for wealth accumulation, retirement savings and guaranteed lifetime income benefits.

GCU's total assets grew in excess of \$2.6 billion and surplus surpassed \$219 million as of December 31, 2022. Promises made, Promises kept—our members have come to trust GCU to be a **Safe, Secure, and Stable** community based fraternal organization.

### Highlights of 2022

Income before net realized capital gains (losses) totaled \$20.7 million in 2022 compared to \$32.8 million reported in 2021. The gain from operations was lower in 2022 primarily due to increased annuity crediting rates and lower net investment income from amortizing hedging costs associated with fixed indexed annuities. Net income after realized capital gains (losses) was \$18.1 million in 2022 compared to \$33 million in 2021. We had \$2.6 million in net realized losses in 2022.

Total Assets increased \$227.9 million to \$2.64 billion in 2022 from \$2.414 billion in 2021. The increase in total assets reflects the reinvestment of asset returns as well as purchases in new investments from excess operating cash flows. We employ a diversified asset allocation strategy to appropriately manage risk (interest rate, credit and duration risk) in support of our life and annuity liabilities. A key objective of this strategy is to complement fixed income returns by allocating exposure to alternative assets (investments in LLC's and limited partnerships), real estate and public equities to less than 5% of total invested assets.

Liabilities grew commensurate with increased life and annuity sales and totaled \$2.422 billion as of December 31, 2022 compared to \$2.204 billion at year-end 2021. The \$218 million increase in total liabilities is due primarily to a \$230.2 million increase in life and annuity reserves, a \$4.9 million decrease in AVR, and a \$5.6 million decrease in the IMR from deferred investment net losses.

Total Income in 2022 grew to \$507.5 million, an increase of \$83.7 million compared to \$423.8 million in 2021. Life sales increased 19% from growth in our whole life single premium. Annuity sales and exchanges increased \$83.8 million to \$375.4 million in 2022. Net investment income increased modestly to \$117 million

from growth in invested assets.

Operating expenses, before the increase in reserves, totaled \$255.6 million versus \$225.3 million in 2021, an increase of \$30.3 million or 13.4%. Meeting the needs of our members, GCU disbursed \$24.3 million more in annuity benefits for death claims, full and partial withdrawals. Annuity exchanges increased \$2.9 million. Commissions paid agents increased \$3.3 million commensurate with higher life and annuity sales. General insurance expenses were \$363.7 thousand higher in 2022 when compared to 2021. Pension expense decreased \$665 thousand due to lower pension distributions.

The increase in reserves totaled \$230.9 million in 2022 compared to \$165.4 million in 2021. Reserve changes are primarily a function of premiums received, death claims and annuity benefits, and interest accumulation.

Surplus grew to \$219.5 million in 2022 compared to \$209.2 million at year-end 2021. The \$10.2 million increase in surplus is attributable to the additions of \$18.1 million net income and the \$5 million change in AVR, reduced by the (\$11.9 million) change in unrealized gains(losses); (\$0.4 million) increase in non-admitted software development costs; and (\$0.6 million) for GCU Holding Company's net loss.

Total Adjusted Capital (TAC) was \$238.5 million at December 31, 2022.

CONTINUED ON PAGE 9

## GCU Balance Sheet Comparison

AS OF DECEMBER 31,

<b>Assets (000's omitted)</b>	<b>2022</b>	<b>2021</b>	<b>Difference</b>
Bonds	\$2,472,932	\$2,213,353	\$259,579
Preferred Stocks	18,626	23,125	(4,499)
Common Stocks	27,985	35,384	(7,399)
Cash//Short Term Investments	15,575	48,638	(33,063)
Mortgages	3,473	3,674	(201)
Certificate Loans	630	608	22
Derivatives	1,115	472	643
Real Estate	15,059	15,461	(402)
Investment Income Due & Accrued	29,829	27,575	2,254
Alternative Investments	55,912	45,062	10,850
Other	611	476	135
<b>Total Assets</b>	<b>\$2,641,748</b>	<b>\$2,413,828</b>	<b>\$227,920</b>
<b>Percentage Total Change Year to Year</b>	<b>9.4%</b>		
<b>Liabilities</b>			
Life Reserves	\$ 89,472	\$ 81,792	\$ 7,680
Annuity Reserves	2,286,024	2,063,504	222,520
Accident & Health Reserves	120	131	(11)
Employee Pension Liability	6,595	6,869	(274)
Symposium Reserve	127	127	—
Advance Premium & Future Refund Reserves	356	368	(12)
Pending Investment Trades	—	1,666	(1,666)
Accounts Payable	1,211	1,139	72
Refund Accumulations	2,555	2,599	(44)
Asset Valuation Reserve-AVR	18,876	23,831	(4,955)
Interest Maintenance Reserve-IMR	16,929	22,558	(5,629)
<b>Total Liabilities</b>	<b>\$2,422,265</b>	<b>\$2,204,586</b>	<b>\$217,679</b>
<b>Surplus Fund</b>	<b>219,484</b>	<b>209,242</b>	<b>10,242</b>
<b>Total Liabilities &amp; Surplus</b>	<b>\$ 2,641,748</b>	<b>\$ 2,413,827</b>	<b>\$227,921</b>
<b>Normal Solvency</b>	<b>109.1%</b>	<b>109.5%</b>	
<b>Solvency Ratio*</b>	<b>109.9%</b>	<b>110.7%</b>	

\*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	2022	2021	Difference
Life Premium	\$ 11,512,247	\$ 9,695,999	\$ 1,816,248
Annuity Premium	357,606,944	276,696,382	80,910,562
Annuity Exchanges	17,812,639	14,919,390	2,893,249
Accident & Health	460,505	528,255	(67,750)
Sub Total	387,392,335	301,840,026	85,552,309
Net Investment Income	116,950,591	116,856,455	94,136
Amortization of Interest Maintenance Reserve	1,903,220	2,111,022	(207,802)
Commission allowance for reinsurance	869,813	1,476,321	(606,508)
Other	398,499	1,552,585	(1,154,086)
<b>Total Income</b>	<b>\$507,514,458</b>	<b>\$423,836,410</b>	<b>\$83,678,048</b>
<b>Expenses</b>			
Death Benefits	\$ 3,922,426	\$ 3,793,657	\$ 128,769
Annuity Benefits Paid	201,761,922	177,433,848	24,328,074
Annuity Exchanges	17,812,639	14,919,390	2,893,249
Surrender Benefits	480,729	488,871	(8,142)
Accident & Health Benefits Paid	393,864	475,678	(81,814)
Commissions	19,591,528	16,321,671	3,269,857
General Insurance Exp	10,221,708	9,858,036	363,672
Insurance, Taxes, Licenses and Fees	517,752	486,516	31,236
Pension Distributions and Expense	590,566	1,255,851	(665,285)
Interest on contract and deposit type accounts	322,823	281,433	41,390
Sub-Total	\$255,615,957	\$225,314,951	\$30,301,006
Increase in Reserves	230,915,150	165,354,693	65,560,457
<b>Total Expenses</b>	<b>\$486,531,107</b>	<b>\$390,669,644</b>	<b>\$95,861,463</b>
<b>Net Gain/Loss from Operations before Refunds</b>	<b>20,983,351</b>	<b>33,166,766</b>	<b>(12,183,415)</b>
<b>Refunds to Members</b>	<b>297,206</b>	<b>326,412</b>	<b>(29,206)</b>
<b>Net Gain/Loss from Operations after Refunds</b>	<b>20,686,145</b>	<b>32,840,354</b>	<b>(12,154,209)</b>
<b>Net Capital Gains (Losses)</b>	<b>(2,558,448)</b>	<b>180,168</b>	<b>(2,738,616)</b>
<b>Net Income/Loss</b>	<b>\$18,127,697</b>	<b>\$33,020,522</b>	<b>\$(14,892,825)</b>

TAC starts with surplus of \$219.5 million and adds back the asset valuation reserve of \$18.8 million and one-half the dividend liability of

\$150,000. TAC is a financial strength measure closely monitored by rating agencies. The solvency ratios based on TAC were 109.9% and 110.7%, as

of December 31, 2022 and 2021, respectively. These strong ratios reflect GCU's excellent financial strength.

Spring is here, Happy Easter! **Tim**

## Financial Report Four Year Comparative Summary

	YEAR ENDED DECEMBER 31,			
	2022	2021	2020	2019
Assets	\$ 2.64 Bil	\$ 2.41 Bil	\$ 2.20 Bil	\$ 2.05 Bil
Total Income	507.5 Mil	424 Mil	354 Mil	348 Mil
Total Operating Expense	486.5 Mil	390.7 Mil	325.0 Mil	316.2 Mil
Reserve Change - Life and Annuities	230.9 Mil	165.5 Mil	134.9 Mil	137.0 Mil
Income from Operations	20.7 Mil	32.8 Mil	29.7 Mil	31.7 Mil
Refunds to Members	(297,206)	(326,412)	(278,922)	(276,334)
Capital Gains (Losses)	(2,558,448)	180,168	(16,851,138)	(3,972,941)
Net Income	18,127,696	33,020,548	12,817,883	27,712,796
Reserve - Interest Maintenance	16,928,863	22,558,433	21,124,000	21,539,184
Reserve - Asset Valuation	18,876,443	23,831,449	8,316,048	18,746,796
<b>Surplus (Net Worth)</b>	<b>\$219,483,621</b>	<b>\$209,241,589</b>	<b>\$202,850,229</b>	<b>\$162,741,529</b>



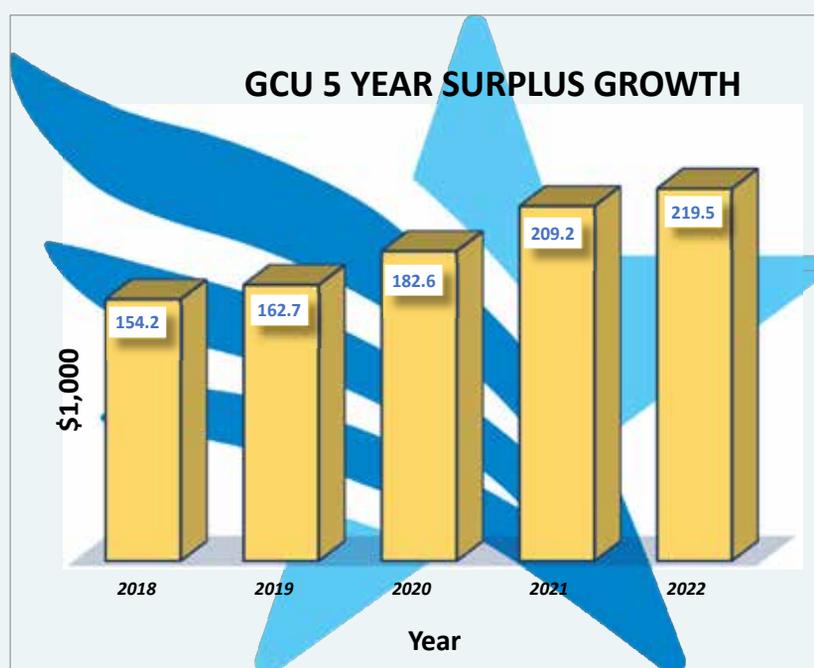
## General Insurance Expenses

YEAR ENDED DECEMBER 31,

	2022	2021	Difference
Rent	\$ 94,000	\$ 94,000	\$ —
Salaries & Wages	4,521,527	3,941,255	580,272
Employee Benefits	703,497	1,023,477	(319,980)
Legal Fees & Expenses	22,149	78,848	(56,699)
Medical Examination Fees	104,527	223,082	(118,555)
Accounting, Actuarial and Banking Fees	560,368	498,683	61,685
Board Meetings, Travel and Other	151,863	95,710	56,153
Postage & Phone	202,269	178,591	23,678
Printing & Stationary	152,564	129,506	23,058
Rental of Equipment	17,826	23,929	(6,103)
Books and Periodicals	1,643	1,554	89
Bureau and Association Dues	43,517	42,396	1,121
Cost or depreciation of furniture and equipment	1,896,014	1,546,101	349,913
Insurance Fees	142,481	221,331	(78,850)
Sundry General Expenses	167,643	271,020	(103,377)
Official Publication	65,645	47,877	17,768
Fraternal Activities	1,165,149	1,018,838	146,311
Data Processing Supplies/Exp.	207,059	406,969	(199,910)
Marketing Consultant Fees and Exp.	1,967	14,869	(12,902)
<b>Total</b>	<b>\$10,221,708</b>	<b>\$9,858,036</b>	<b>\$363,672</b>

## GCU Surplus Comparison

	YEAR ENDED DECEMBER 31,		
	2022	2021	Difference
Beginning Surplus	\$209,241,589	\$182,647,557	\$26,594,032
Net Income	18,127,697	33,020,548	(14,892,851)
Change in Unrealized Gain/(Loss)	(11,943,632)	11,151,635	(23,095,267)
GCU Holding Company	552,194	447,128	105,067
Changes in Non-Admitted Assets	344,842	1,615,622	(1,270,781)
Changes in Asset Valuation Reserve	(4,955,006)	15,515,401	(20,470,407)
Net Change in Surplus	10,242,031	26,594,032	(16,352,000)
<b>Ending Surplus</b>	<b>\$219,483,621</b>	<b>\$209,241,589</b>	<b>\$10,242,031</b>



## GCU Subsidiary Operations - Year 2022\*

	GCU Holding & Subsidiaries	GCU Holding Co.	GCU Real Estate Co.	Seven Oaks Country Club	GCU Agency Inc.
Equity, Beginning of Year	\$13,490,105	\$115,258	\$1,200,397	\$12,115,685	\$58,765
Net Income (Loss)	(552,195)	(46,850)	(54,073)	(451,689)	417
Capital Contributions	9,508,430	—	—	9,508,430	—
Other	(926)	—	—	(926)	—
<b>Equity, End of Year</b>	<b>\$22,445,414</b>	<b>\$68,408</b>	<b>\$1,146,324</b>	<b>\$21,171,500</b>	<b>\$59,182</b>

\*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



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



**Gregory N. Vladika**  
National Director  
Chairman of the Board



**George Kofel**  
National Director  
Vice Chair &  
Secretary of the Board



**Melanie Basl**  
National Director



**George W. Batyko**  
National Director



**Lisa Gulibon**  
National Director



**Michael W. Karaffa**  
National Director



**David A. Oleksa**  
National Director



**John W. Oslick**  
National Director



**Maria Silvestri**  
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



**Stacy Culler**  
Operations Service  
Manager



**Marilyn Dyrwal**  
New Business &  
Producer Services  
Director



**John P. Harbist**  
Compliance Director



**Jeff Long**  
Sales Director



**Janet Nagy**  
Policy Disbursements,  
Commissions &  
Program Management  
Director



**Jeremy Nichols**  
Controller



**Bryan O'Shaughnessy**  
Technology Director



**Bill Schulok**  
Chief Life Underwriter



**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 29 in observance of Memorial Day. Regular business hours will resume on Tuesday, May 30.



## 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](mailto:bwahal@GCUusa.com) or contact the GCU Fraternal-Communications Department at 1-800-722-4428 ext. 3810.

## Executive Officers

**George N. Juba**  
President/CEO  
5400 Tuscarawas Road  
Beaver, PA 15009

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

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

## Elected National Officers

**Very Rev. Richard I. Lambert**  
National Spiritual Advisor & Director  
356 S. Belle Vista Avenue  
Youngstown, OH 44509

**Gregory N. Vladika**  
National Director—Chairman  
833 Laurel Rd.  
Mayfield, PA 18433

**George Kofel**  
National Director—Vice Chairman  
& Secretary of the Board  
637 East Warren Street  
Dunmore, PA 18512

**Melanie Basl**  
National Director  
2870 Abbey Lane  
South Park, PA 15129

**George W. Batyko**  
National Director  
1744 Heather Heights Drive  
Crescent, PA 15046

**Lisa Gulibon**  
National Director  
208 Harleysville Pike  
Souderton, PA 18964

## General Counsel

**Attorney Theodore M. Trbovich**  
General Counsel  
511 Greenfield Avenue  
Pittsburgh, PA 15207

## Constellation Coordinators

**Arizona Constellation**  
**Joanie Mahar**—Phoenix, AZ

**Beaver, PA Constellation**  
**Elizabeth Harbist**—Beaver, PA

**Binghamton, NY Constellation**  
**Daria Shierly**—Endwell, NY

**Illinois Constellation**  
**Lawrence Lattuca**—Homer Glen, IL/Whiting, IN

**Indiana, PA Constellation**  
**Katie Kowalski-Little**—Indiana, PA

**Indiana Constellation**  
**Michelle Earp**—Whiting, IN

**Laurel Highlands Constellation**  
**Georgia Lehman**—Johnstown, PA

**Northeast Ohio Constellation**  
**Dean Scouloukas**—Cleveland, OH

**Pittsburgh, PA Constellation**  
**Michelle Tanney**—Pittsburgh, PA

**Scranton/Wilkes-Barre, PA Constellation**  
**Laure Marcin**—Shavertown, PA



Jeff Long  
Sales Director

# Term Life vs. Whole Life Insurance!

**I**n the 30 plus years that I have been helping people make good decisions about life insurance, I start the conversation with only two questions. First, if you died today, would somebody suffer financially? Second, do you care? If they answer yes to both questions, there is a need for life insurance. Having established that there is a life insurance need, next we must discuss what is the appropriate amount of coverage. This always leads us into the age-old discussion of term life insurance and whole life insurance. To greater understand the difference, let's look at both types of insurance.

**What is Term Life Insurance?** Term life insurance provides a guaranteed death benefit only if the insured person dies during the term, or the period the policy is in effect. The premiums are level for the duration of the term. At GCU, our term products offer you the choice between a 10-, 20- or 30-year term. Having these different options allows you to choose the right coverage based on your situa-

tion. Term insurance is usually very affordable because you need to die during the term of the policy and there is no cash value component. The lower premiums for term life insurance makes it a popular choice for younger families that maybe starting a family and/or buying a new home—term insurance usually fits better in their already tight budgets.

**What is Whole Life (Permanent) Insurance?** As the name implies, whole life insurance lasts for your whole life. As long as you keep making premium payments, this type of lifelong coverage will pay a guaranteed death benefit when you die. This eliminates the concern of out-living your life insurance policy. Premiums for whole life are guaranteed to stay level for the insured's life, but be prepared to pay a much higher premium than you would for term coverage. The advantage of paying a higher premium is that whole life earns cash value over time. The insured can borrow against the cash value of the policy or withdraw any accumulated dividends. At GCU we have a

portfolio of whole life products designed to meet your needs.

**Which is better?** This is the million-dollar question! Both Term Life and Whole Life protection can play an important part in providing financial security. Many people actually purchase both types of coverage to protect their loved ones for shorter & longer-term needs. The real answer to "which is better" is the best coverage is any life insurance you have in-force when your family needs it. There is an old saying in the life insurance business, "Life insurance is like a parachute—if you don't have it when you need it, you will never need it again!"



## Snapshots of Life



### Creating a Legacy

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

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

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

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

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

**GCU**  
Term Life Insurance



+ Mitred Archbishop  
John S. Kachuba

# Become Better Sheep!

**Editor's Note:** *The following was received from the Christ the Bridegroom Monastery following the passing of Fr. John Kachuba. It seems very appropriate to use as his last article in the GCU Magazine.*

**T**he last line of the Psalms can sum up Fr. John Kachuba's last day on earth: "Let everything that has breath praise the Lord" (Ps 150:6). With many of his final breaths, which were labored, Fr. John praised the Lord in the Divine Liturgy at our monastery yesterday morning (Sunday, February 12, 2023). After returning to his home, he fell asleep in the Lord.

His final Divine Liturgy was very appropriately for Meatfare Sunday—The Sunday of the Last Judgment. We were moved by his simple and insightful homily about the sheep and the goats—the differences in the ways that they are either led or driven by the shepherd. Fr. John "accidentally" left his printed script behind, which we don't remember him ever doing (this was no accident on God's part), and we typed it up to share with you below. We can honor him by taking this message to heart. [Note: the very appropriate bracketed sentence that was not included in his printed script but was added by him spontaneously.]

## Fr. John's Last Homily:

Are you a sheep or are you a goat? Are you on the right hand or the left hand of our Lord? We refer to Jesus many times as the Shepherd and we are the sheep who follow Him, in other words He leads us.

When you went to the Holy Land did you happen to see

any sheep with a shepherd, or any goats? A shepherd gets the attention of the sheep and they follow him when he wants to lead them to better pastures. Goats are driven from the rear, and they go where they want to go. They wander from one thing to another, and they might not be going to the best places.

So, are we following the Shepherd and going where He goes, or are we going our own way? He tells the righteous in the Gospel today and is telling us that when we feed the poor, when we welcome strangers or when we visit the sick, what are we doing, we are conforming to Christ's law, the law of love, to love God and love our neighbor. He tells us today when we do all these things for the least ones, we are doing them for Him.

I have no doubt that you are the sheep, the followers of the Bridegroom, and you do all these things as members of the monastery. But are there times when you as an individual may want to wander in another direction? Maybe only in thought? I know I try to follow Christ, but there are times that I wander in other directions and need to be herded from behind as a goat is.

We are being given a great opportunity during this upcoming Lent. [It may be our last opportunity; we don't know what the future holds for us.] Fasting and caring we can become better sheep, better followers of Christ. We can better love Christ and those He puts in our lives. If we don't do this, He warns us what will happen—and we hear about the final judgment. All of us need to take heed of this warning, and during this Lent become better sheep!



Atty. John J. Urban

# Lessons in the Law

## What About Your Pets?

**L**ately, more of my clients want to take care of their pets. If you get sick or die, how do you take care of your pets? The law in this area varies from state to state. The only thing we are sure of is that your pet cannot be named as a beneficiary. Your pet is tangible personal property and cannot be named as an heir or beneficiary, but there are ways to provide for them.

During your lifetime, you can add to your financial power of attorney language giving to your agent the right to care for your pet, obtain veterinarian care for your pet and the authority to use your funds to pay for these services. You can also create a limited power of attorney, created specifically to care for your pet.

At death, if you want to make sure your pet is provided for, you must specifically give to your executor the right and authority to determine who is going to take care of the pet and sufficient money for the pet's care. Most people leave their pet to a no kill shelter with sufficient bequests of money to care for the pet. In some families, there is often a family member willing to care for the pet.

When we create these instructions on who gets the pet and the money to care for the debts, the will language must be specific and guarantee that person will care for the pet and not euthanize the pet to get the money.

Finally, some states allow the creation of a pet trust. This trust would care for the pet until the pet passes. The trust will then provide who or what agency receives the balance of the trust.

I often state in my articles, if this is something you want to do, make sure you deal with an attorney who is familiar with these issues. Don't do it alone because many probate courts will not allow distributions to take care of animals unless the language spells it out perfectly.

Questions, comments or ideas about future articles contact me at [jurban.gcu@GCUusa.com](mailto:jurban.gcu@GCUusa.com)





Karen Pavlick, Karl from Hot Metal Faith Community and Kim Kolesar.

## Community Matching Funds

SOUTH SIDE, PITTSBURGH, PA

### Donation Drive for Care Closet

During the month of February, Karen Pavlick and Kim Kolesar organized a community fundraiser for the Care Closet at Hot Metal Faith Community on the South Side of Pittsburgh, PA. Some of the many items collected included: tents, sleeping bags, coats, clothes and assorted health & hygiene items. A dollar amount was assigned to each item. Over \$3,400.00 was collected. A GCU Community Matching Funds check for \$2,000.00 was also donated to the Care Closet. Karen and Kim are shown with Karl from Hot Metal. He

oversees the Care Closet and The Table weekly dinner.

Molly Kullen & Kim Kolesar | Coordinators



Check donation to Karl from Hot Metal Faith Community.



Lots of activity at the Americare Hospice Auction & Dinner.



## Community Matching Funds

PHOENIX, AZ

### Americare Hospice Auction & Dinner

Members enjoyed a relaxing, casual night of food and affordable silent auction items donated for the effort on Saturday, February 18, 2023. A Profit of \$5,439.00 was raised to help support education and patient support. The event received GCU Community Matching Funds.

### Spaghetti Dinner

A spaghetti dinner was served on February 14 to support the homeless shelter renovations in the Phoenix, AZ area. The dinner proceeds received a GCU Community Match.

Joanie Mahar | Coordinator



Valentine's Day Spaghetti Dinner.

# Giving Feels Good!



Shown is CFO Tim Demetres, Salvations Army Envoy John Barnett, President/CEO George Juba and COO Scott Schuetz with the Home Office staff.



Salvation Army Envoy John Barnett with GCU President/CEO George N. Juba.

On Friday, March 17, the Home Office staff along with CFO Tim Demetres, President/CEO George N. Juba and COO Scott Schuetz presented Envoy John Barnett from the Salvation Army with a check from the 2022 4<sup>th</sup> Quarter Cause of the Quarter fundraising effort at the GCU Home Office.

Each quarter the Home Office chooses an organization or person to raise monies for. The Salvation Army was the cause for the end of 2022. The 2023 first quarter cause will be directed to Kelsey Robinson, who is the daughter of one of the GCU employees. She recently had Craniotomy surgery and her recovery is going smoothly, but has a long road ahead of her. The money will help with her medical bills and other unforeseen bills for her and her family. A hoagie/pizza & pepperoni roll fundraiser was held from J & J Catering, a March Madness Pool as well as a Penny War. Scott Schuetz's team raised the most money in the Penny War with a total of \$304.<sup>43</sup> Mr. Juba's team was second with \$136.<sup>68</sup> and Tim Demtres' team raised \$43.<sup>12</sup>. The Home Office staff pays for the opportunity to wear jeans twice a week, these funds also go towards the Cause of the Quarter. The 2023 second quarter cause is Habitat for Humanity!

The Home Office staff is always willing to do their part in giving back to the community. Way to go everyone!

# Corporate Community Events Coordinators



**Molly Kullen**  
Corporate Community  
Events Coordinator  
Western PA



Candle Making Class.

2023 at Pappy's Handcrafted Candles in New Brighton, PA! Everyone had a great time designing their own candle. During the class, members learned how to assemble their candle, picked out a scent and color, poured the wax, and lastly had to think of a name for it.

**Monster Jam.** GCU members experienced Monster Jam on Friday, February 10, 2023, at PPG Paints Arena in Pittsburgh, PA! They saw competitions between some of their favorite monster trucks such as Grave Digger and El Toro Loco live in action.



The Cherevka Family.



Stanley watching the trucks.

**Families Matter Food Pantry Event.** GCU members spent their evening on Tuesday, February 21 volunteering with Families Matter Food Pantry at their weekly drive-up distribution in Monaca, PA! Members assisted the pantry with a variety of tasks such as preparing/organizing food, direct-



Volunteers at the food pantry event.



Molly Kullen with Executive Director Rachel Triscila.

**Candle Making Class.** The event was held on Friday, February 3,

and sang along throughout the whole performance.

**World Vision Volunteering.** On Saturday morning March 11, 2023, GCU volunteers assisted World Vision at their warehouse in Sewickley, PA. There were over 130 volunteers from different organizations ready to serve! The GCU volunteer group sorted through different clothing donations for children. It was a great morning of volunteering.



The GCU volunteer group at World Vision.

**Special Olympics Unified Bocce Tournament.** GCU members volunteered at the Special Olympics Unified Bocce Tournament on Thursday, March 9 at Geneva College, Beaver Falls, PA! Volunteers assisted with opening ceremonies, officiating the games, time keeping & presenting awards. Eight local high school teams competed for a spot to advance to



The Bocce tournament winners.

ing cars, loading food into cars and cleaning up. The food pantry served over 130 community members in need that evening.

**Disney on Ice.** GCU families attended Disney on Ice on Saturday, March 4, 2023, at PPG Paints Arena in Pittsburgh, PA! They experienced the magic of seeing their favorite Disney characters live on ice. The audience danced



Princess Estee Johnston and Prince Noah Inman.

the championship in Hersey, PA on March 23, 2023. Congratulations to all the Unified Bocce teams!

**Dinner and Show Outing.** GCU sponsored a dinner and show outing on Saturday, March 18, 2023. Members began the evening with a buffet dinner at Seven Oaks Country Club, Beaver PA. Then, the group headed to Lincoln Park Performing Arts Center in Midland, PA for dessert in the school's Black Box Theater before the show started. The GCU members & guests then enjoyed a performance of "Shout! The Mod Musical." It was a fun and entertaining evening for all those that attended.

**The Center Thrift Store Prom Dress Activity.** GCU staff members spent their Friday afternoon on March 24, 2023 volunteering with The Center at their Thrift Store in Midland, PA. The Center Thrift Store was having their first ever community prom dress sale event on Saturday, March 25. They had received over 500 donated dresses. GCU

Staff members helped reorganize the store for the event and sorted through hundreds of dresses. GCU is invested in the goodness of helping others!



Donated dresses arrive in a pick up truck.



The Center Thrift Store manager Gracie Baker, GCU volunteers Chris Chamberlain, Jen Inman, Deanna Diamond and Brenda Powers. In front is Ashley Guthridge and Molly Kullen. Missing from photo is Stacy Preston.

View more photos from these events at: [GCUusa.com](http://GCUusa.com) About GCU Comm. Goodness



The Schade's, Senko's, Harbist's and Leheny's dining at Seven Oaks before the "Shout" show.



## Upcoming Events

### Private Cooking Class Event

Friday, April 28, 2023 6 PM-8 PM  
Thyme In Your Kitchen, Sharon, PA

### Madagascar the Musical

Friday, May 12, 2023 Show begins at 7 PM  
Benedum Center, Pittsburgh, PA

### Keystone Safari Outing

Saturday, May 20, 2023 6 PM-8:30 PM  
Keystone Safari, Grove City, PA

### Spring Golf Classic

Monday, June 5, 2023  
Seven Oaks Country Club, Beaver, PA

### Greater Pittsburgh Comm. Food Bank Volunteer Activity

Saturday, June 10, 2023 9:30 AM- 12 NOON  
Pittsburgh King School, Pittsburgh, PA

### Pittsburgh Pirate Game - Kids Day

Sunday, June 11, 2023 Starting at 1:35 PM  
PNC Park, Pittsburgh, PA

### Bus Trip to Ohio Wineries, Madison, OH

Saturday, June 24, 2023 9:30 AM-7 PM  
Bus pick up in Beaver, PA & Youngstown, OH

### The Sound of Music Musical

Saturday, July 15, 2023 8 PM  
Benedum Center, Pittsburgh, PA

### Byzantine Family Day at Kennywood Park

Thursday, July 27, 2023 Park opens at 11 AM  
Kennywood Park, West Mifflin, PA

### American Red Cross Blood Drive

Monday, July 31, 2023  
Seven Oaks Country Club, Beaver, PA

### Pittsburgh Pirate Game Firework Extravaganza Night

Saturday, August 26, 2023 7:15 PM  
PNC Park, Pittsburgh, PA

Dates and times are subject to change.

Visit [GCUusa.com](http://GCUusa.com) for more information on all these events  
or contact Molly Kullen at  
[mkullen@GCUusa.com](mailto:mkullen@GCUusa.com) or call 724-683-3927.



**Melissa Cohen**  
Corporate Community  
Events Coordinator  
Eastern PA,  
NY, NJ, MD, MA, CT, NC, GA, FL

Spring has sprung and it's the perfect time of year to begin some Spring cleaning and planning of outdoor activities. Although we may not be able to plant our physical gardens yet, there is always time to plan for growth and maintenance in the metaphorical gardens we live in each day. I think of GCU as one big garden, spanning hundreds of miles, with a whole team of people working hard to promote the growth of the most important part of this garden – our members!



Gary & Theresa Pezak at the Wilkes Barre Scranton Hockey Game.



Spring Training game Rays vs Mets.



The Lauren Price Ficarro Family at Winterfest.

**Montage Mountain Winterfest 2023.** Members and guests enjoyed activities on Friday, March 3 & Saturday, March 4. We definitely had some winter weather over the weekend. Parts of the area had a huge ice storm, but it was awesome to see that it didn't stop people from coming out and having a good time!

**Visiting Byzantine Parishes in Florida.** In March I had the opportunity to visit Byzantine parishes (at the far end of our "garden") in Florida. I visited 6 out of the 8 Byzantine parishes and the true sense of fraternalism was evident

throughout my entire trip (and with everyone I've met so far with GCU). Daria Shierly, GCU Constellation Coordinator for Binghamton, NY, was going to be in the St. Petersburg area for the Yankees Spring Training games, so the timing worked out perfectly for her to join in one of my meeting with Fr. Robert Evancho at St. Therese. His beautiful Samoyed, Zoe, was able to attend our meeting as well and even posed for a photo with us! Thank you to everyone for taking the time to meet with me and discuss GCU's presence in Florida. If you're a GCU member in Florida, snowbird, or a tourist looking to enjoy a Florida GCU activity during your travels, please reach and connect with me. I am excited to discuss ideas for events and community activities in Florida (and along the states I cover along the entire East coast).

**Let's Connect!** I look forward to traveling up and down the East coast to meet and connect with more members, community organizations and parishes. The more community and social activities we can plan, the better! There are still Constellation Coordinator and Parish Coordinator positions open. Even if you can't commit to an official CC title with GCU, I still welcome your input and thoughts from both members with rich GCU roots and history as well as the new GCU sprouts in the garden. Maybe your area doesn't currently have a Constellation Coordinator, but we can still plan fun events! Contact me and I can help set up a member meet-n-greet pizza party, volunteer event, or other social events. You don't need to have a history of serving in a former GCU lodge to apply, so if you are interested in coming on board to plan fun GCU social and community activities we want to hear from you!



Daria Shierly, Rev. Robert Evancho with Zoe (a Samoyed) and Melissa at St. Theresa BCC in St. Petersburg, FL.



Andrew & Eileen serving up poppyseed kolache fresh out of the oven at Ss. Cyril & Methodius in Ft. Pierce, FL.



Fr. Oleksiy Nebesnyk and his family at St. Anne BCC in New Port Richey, FL.

**Young Professionals Group.** Its always a great time to gather as an entire group, but certain events can be enjoyed more with your peers. For example, I scouted a wine tour group in Stroudsburg and immediately knew that GCU Young Professionals would enjoy the college crowd, quick pizza menu options, and music choice at the venue more than other age groups. Last year we organized a couple of GCU Young Professionals social activities at Montage Mt. Waterpark. I don't believe I'm at liberty to judge who is young, who is not, or who is young at heart, but if you are interested in events geared toward the younger crowd please do reach out to me.

**Camp Freedom.** Our friends at Camp Freedom in Carbon-dale, PA offer free use of their beautiful grounds, fishing/picnic area with a reservation for active/retired military/veterans. I welcome any of our active or retired military/family to reach out to me if interested in setting up an activity together at Camp Freedom (or anywhere our members live).

**New Groups & Ideas Are Always Welcome.** I welcome hearing about what you want to see because after all, you are the most important part of GCU! We have golf tournaments, bus trips, concerts, baseball games, and so much more in store for the summer season. Last year I met some members from NJ who traveled to join our PA train ride and members from Wilkes-Barre who joined us at a baseball game in Binghamton, so I look forward to seeing more of you come out to different GCU events in other areas. Remember that a constellation event doesn't mean you can't attend if you don't live there. We encourage you to come on out and meet some new faces! If you want a GCU event or activity to come to your area, please reach out and let me know. As some of you may know from previous fast selling events, such as our Jerry Seinfeld comedy show, email can be the quickest way to get time-sensitive information so you don't miss out on the next big thing! If you aren't on the GCU email blast list definitely contact us to be added, so you don't miss other event announcements and maybe even some surprises we have up our sleeves as well!

*View more photos: [GCUusa.com](http://GCUusa.com) About GCU Comm. Goodness*



Rev. Steven M. Galuschik with Melissa at All Saints BCC in N. Fort Myers, FL.



## Upcoming Events

### Montage Mountain Waterpark Season Pass Discount

Contact Melissa at 878-207-2327  
Montage Mountain Resorts, Scranton, PA

### World Wish Day & American Dream Mall Outing

Saturday, April 29, 2023  
East Rutherford, NJ

### Early Mother's Day Private Live Cooking Show & Dinner

Thursday, May 11, 2023 6 PM  
Rustic Kitchen Bistro and Bar located inside  
Mohegan Sun Casino, Wilkes-Barre, PA

### Moses at Sight & Sound is Sold Out

Be placed on a wait list or consider the Miracle of Christmas show on November 4. Trip details to come!  
Sight & Sound Theatre, Ronks, PA

### Byzantine Family Day at Knoebels Park

Sunday, June 11, 2023 11 AM  
Tickets are hard copy-allow 5-7 days for mailing  
Elysburg, PA

### Spring Helping Hands Day

Saturday, June 17, 2023 8 AM-NOON  
Holy Annunciation Monastery, Sugarloaf, PA

### Our Town Alley Bowling Day

Saturday, August 5, 2023  
Norriton, PA

### Adventure Aquarium Trip

Sunday, August 6, 2023  
Camden, NJ

### Bethel Woods Center for the Arts Bus Trip Zac Brown Band with Marcus King & King Calaway

Saturday, August 12, 2023 6 PM  
Bethel, NY

### Longwood Gardens

Saturday, August 19, 2023  
Kennett Square, PA

### Philadelphia Phillies vs St. Louis Cardinals Ball Game

Saturday, August 26, 2023 7:15 PM  
Section 136  
Citizens Bank Park, Philadelphia, PA

### A Day in New York City Bus Trip

Saturday, September 9  
New York City, NY

### Sight & Sound Miracle of Christmas Show + Lunch

Saturday, November 4  
Sight & Sound Theatre, Ronks, PA

*Visit [GCUusa.com](http://GCUusa.com) for more information on all these events  
or contact Melissa Cohen at  
[mcohen@GCUusa.com](mailto:mcohen@GCUusa.com) or call 878-207-2327.*

# Constellations

## UPCOMING ARIZONA CONSTELLATION EVENTS

### Mother's Day Tea (Men Welcome)

Saturday, May 13, 2023

11:30 AM - 1:30 PM

Adults \$15 Children ages 10-16 \$10

Family (2 adult & 2 children) \$40

McHugh Hall at Most Holy Trinity Catholic Parish  
8822 N 7th Street, Phoenix, AZ 85020

GCU Community Matching Funds up to \$2,000

Contact: Joanie Mahar for tickets at 602-920-0607 or  
joaniesellshomes@aol.com or Tama Talbot at 602-739-8507

### Harvest Fest

Saturday, October 28, 2023

Villa De Maria Academy  
8524 E. Thomas Road, Scottsdale, AZ 85251

Contact: Joanie Mahar at 602-920-0607 or joaniesellshomes@  
aol.com for more information or questions.

## UPCOMING BEAVER CONSTELLATION EVENT

### Riverhounds Soccer Match & Tailgate

A combined Beaver & Pittsburgh Constellations event

Saturday, July 8, 2023

Tailgate 5 PM

Match starts at 7 PM

Highmark Stadium  
510 W. Station Square Drive, Pittsburgh, PA 15219

Contact: Elizabeth Harbist at 412-913-1446 or  
eharbist@gmail.com for more information.

## UPCOMING BINGHAMTON CONSTELLATION EVENTS

### Rumble Ponies Baseball Game

Friday, June 16, 2023

7:05 PM - Fireworks after the game

\$5 box seat - kick off Father's Day weekend

Rumble Ponies vs Portland Sea Dogs

Mirabito Stadium  
211 Henry Street, Binghamton, NY 13901

Contact: Daria Shierly at 607-760-1892 or dshierly@stny.rr.com.

### Turning Stone Resort Casino Bus Trip

Wednesday, July 19, 2023

Turning Stone Resort Casino  
5218 Patrick Road, Verona, NY 13478

Contact: Daria Shierly at 607-760-1892 or dshierly@stny.rr.com.

# UPCOMING HAZLETON CONSTELLATION EVENTS

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## Meet-n-Greet Pizza Party

Tuesday, May 23, 2023

6 PM

\$5 per member / \$10 per non-member

RSVP by Friday, May 19

Alfredo's Brick Oven Pizza  
1346 North Church Street, Hazle Township, PA  
18202

Contact: Melissa Cohen at 878-207-2327 or  
mcohen@GCUusa.com.

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## Wind Creek Casino Bus Trip

Thursday, June 22, 2023

Pickups at Hazleton, Tamaqua and Lehighton

\$20 per person + \$35 free slot play for members

\$36 per person + \$35 free slot play for non-members

Wind Creek Casino  
77 Wind Creek Blvd., Bethlehem, PA 18015

Have some fun and try your luck at winning big!

Contact: Melissa Cohen at 878-207-2327 or  
mcohen@GCUusa.com.

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## Halupki Open

Saturday, July 15, 2023

\$50 per person / \$185 foursome-GCU member

\$65 per person / \$260 foursome-Non-member

Volunteers needed - please contact Melissa

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

Contact: Melissa Cohen at 878-207-2327 or  
mcohen@GCUusa.com.

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## Atlantic City Airshow Bus Trip

Wednesday, August 16, 2023

Pickups at Hazleton, Tamaqua and Lehighton

\$25 (age 12+) includes \$25 slot play from Resorts  
Casino (adults 21+) - GCU member

\$20 (age 5-12) Bus only - GCU member

\$44 (age 12+) includes \$25 slot play from Resorts  
Casino (adults 21+) - non-GCU member

\$30 (age 5-12) Bus only - non-GCU member

Itinerary TBA

Enjoy the historic AC Boardwalk, airshow, food and  
the Jersey Shore all in one place!

Contact: Melissa Cohen at 878-207-2327 or  
mcohen@GCUusa.com.

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## Illinois Constellation

HOMER GLEN, IL & WHITING, IN

### Meet and Greet Pizza Party

Saturday, March 25, at Little Joe's Pizza in New Lenox, IL was the first meet and greet for the Illinois Constellation. There was discussion regarding future events and different ideas for future social, charitable and volunteer activities. It was nice to gather and enjoy some good food as well as good company. For those who did not attend, please send your suggestions for social, charitable and matching funds events to Constellation Coordinator Larry Lattuca at 708-949-6649 or email him at LL3554@gmail.com

Larry Lattuca | Illinois Constellation Coordinator



## UPCOMING LAUREL HIGHLANDS CONSTELLATION EVENTS

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### Altoona Curve Game & Picnic Outing

Friday, June 2, 2023

Picnic at 5 PM

Game at 6 PM

Peoples Natural Gas Field  
1000 Park Avenue, Altoona, PA 16602

Register & pay with a credit or debit card on GCUusa.com Events June

Contact: Georgia Lehman at 814-242-2083 or gjlehman56@gmail.com for more information.

---

### Ornament - The Music of the Trans-Siberian Orchestra

Saturday, November 18, 2023

7:30 PM

Arcadia Theater  
1418 Graham Avenue, Windber, PA 15963

Register & pay with a credit or debit card on GCUusa.com Events November

Contact: Georgia Lehman at 814-242-2083 or gjlehman56@gmail.com for additional information.

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## UPCOMING NORTHEAST OHIO CONSTELLATION EVENT

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### Mother's Day Pampering Day

Thursday, April 27, 2023

3 PM - 7 PM

Studio 3 Salon and Spa  
19820 West 130th Street, Strongsville, OH 44136

Register & pay with a credit or debit card on GCUusa.com Events April

Contact: Dean Scouloukas at 216-421-6207 or dean@cboxohio.com for more information or questions.

---

### Minor League Baseball Game & Picnic

Friday, June 30, 2023

6 PM Pre-Game Picnic

7 PM First Pitch + an Independence Day fireworks extravaganza!

\$15 GCU Members & Kids

\$20 Non-Members & Kids

Captains vs Fort Wayne Tincaps

Classic Park  
35300 Vine Street, Eastlake, OH 44095

Contact: Dean Scouloukas at 216-421-6207 or dean@cboxohio.com for more information or questions.

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## UPCOMING PITTSBURGH CONSTELLATION EVENTS

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### Volunteer Activity with Pittsburgh Parks

Saturday, May 20, 2023

10 AM

Woods Run Watershed, Pittsburgh, PA

Contact: Michelle Tanney at 412-901-0462 or mlt629@hotmail.com for more information.

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### Riverhounds Soccer Match & Tailgate

A combined Pittsburgh & Beaver Constellations event

Saturday, July 8, 2023

Tailgate 5 PM

Match starts at 7 PM

Highmark Stadium  
510 W. Station Square Drive, Pittsburgh, PA 15219

Contact: Michelle Tanney at 412-901-0462 or mlt629@hotmail.com for more information.

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# UPCOMING SCRANTON/WILKES-BARRE CONSTELLATION EVENTS

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## Live Cooking Show & Dinner (ages 21+)

Thursday, May 11, 2023

6 PM

\$65 per member or \$120 for two members

\$80 per non-member

RSVP by Sunday, May 7

Rustic Kitchen Bistro & Bar

Located inside Mohegan Sun Casino, Wilkes-Barre Township, PA 18702

Contact: Laure Marcin at 570-466-5941.

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## Meet-n-Greet Pizza Party Buffet

Thursday, May 25, 2023

5:30 PM arrival/apps/raffle registration

6 PM Buffet

\$5 per member / \$10 per non-member

RSVP by Monday, May 22

Grotto Pizza

337 Wyoming Valley Mall Road  
Wilkes-Barre Township, PA 18702

Contact: Laure Marcin at 570-466-5941.

---

## Highway Cleanup Project

Saturday, May 27, 2023

9:30 AM-NOON

Register by Sunday, May 14

244 Highland Park Blvd., Wilkes-Barre Township, PA 18702 (in the Mizu Shi Walmart parking lot)

Refreshments & Prizes

Contact: Laure Marcin at 570-466-5941.

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## Railroad Excursion to Jim Thorpe "The Switzerland of America"

Saturday, May 27, 2023

8:45 AM departure from Pittston Station

11 AM arrive in Jim Thorpe

3:50 PM depart for home

\$25 per ticket (original price is \$50)

Pittston Station

718 N. Main Street, Pittston, PA 18640

Enjoy the shops, museums, sights and restaurants that this picturesque town has to offer.

Contact: Laure Marcin at 570-466-5941.

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## Scranton Wilkes-Barre Rail Riders Baseball Game

Friday, July 21, 2023

6:35 PM + fireworks after the game

Yankees vs Red Sox show-down!

\$5 GCU members

\$9 Non-members

Section 15 near first base

PNC Field

235 Montage Mountain Road, Moosic, PA 18507

Join us for a fun night out to watch the Triple-A Minor League Baseball Affiliate of the New York Yankees take on Triple-A Minor League Baseball Affiliate of the Red Sox!

Not only is GCU the featured Community Organization of the game, but it's fireworks night also.

We will have an on-field interview before the game, a table set up on the main concourse with giveaways, and partial proceeds from the open-air gift shop will be donated to a local charity TBA.

Tickets are digital and will be emailed to you.

Contact: Laure Marcin at 570-466-5941.

# Parish Matching Funds

## Holy Trinity Byzantine Catholic Church

CONEMAUGH, PA

### 4<sup>th</sup> Annual Cash Bash

Individuals purchased entry tickets for a chance to win a total of 9 cash prizes throughout the evening on April 1, totaling \$1,100.<sup>00</sup>. A spaghetti dinner and beverages were served and various games of chance were also available during the event. GCU provided Parish Matching Funds for the event.

Georgia Lehman | Byzantine Parish Coordinator



## St Nicholas Byzantine Catholic Church

OLD FORGE, PA

### 10<sup>th</sup> Annual Ham Bingo

The parish's 10<sup>th</sup> Annual Ham Bingo was held after a three-year COVID-19 related hiatus on March 26, 2023.

Twenty games of bingo were played with hams and rings of kielbassi awarded as prizes. There was also delicious food and baked goods served throughout the event. A basket raffle also offered folks another chance at winning. A wonderful time was had by all. Thank you to GCU for the Parish Matching Funds.

Maria Calogero | Byzantine Parish Coordinator



Bingo players await the next number.

## Resurrection Byzantine Catholic Church

SMITHTOWN, NY

### Spaghetti Dinner Fundraiser

On February 4, 2023 a full dinner of spaghetti & meatballs with dessert was served in the church social hall. A total of 164 dinners were served along with raffle prize donations. GCU Parish Matching Funds helped to boost the profits from this event.

Joanne Marcus | Byzantine Parish Coordinator





Front row: Bingo Managers Karen & David Muransky and Fr. Richard Lambert. Back row: Toni, Francey Kovachik, Mirna and Ed Lancy.

## St. Mary Byzantine Catholic Church YOUNGSTOWN, OH

### First Super Bingo for 2023

On March 4, a Super Bingo was held to raise funds for St. Mary BC Church hall maintenance and a new boiler for heat. A total of 234 bingo players participated in the event with \$6,000.00 in payouts.

Tickets were pre-sold for \$45 each which provided a spaghetti/meatball dinner, salad, bread, bingo cards and door prizes. Pull offs and desserts were sold. Over \$10,000.00 dollars was raised at the event. The fundraiser was so successful that the parish will hold another Super Bingo in August. Thanks to the GCU for the Matching Funds for this event.



The crowd.

**Karen Muransky** | Byzantine Parish Coordinator

## St. Mary Byzantine Catholic Church

HAZLETON, PA

### Lenten Food Sale

A Lenten pirohi and halushki sale was held on March 24, 2023 for the parishioners and neighbors of St. Mary BC Church. The sale was very successful. Thank you to all the volunteers who helped to prepare the ingredients and make the pirohi and halushki and to the GCU for the Parish Matching Funds.

**Rick Hoppey** | Byzantine Parish Coordinator

## Church of the Resurrection MONROEVILLE, PA

### Lenten Fish Fry

The Lenten Fish Fry at the Church of the Resurrection in Monroeville was once again a great success. GCU members and parishioners along with



students from Gateway High School and Fr. Don Bolls made this not only a parish but community wide success. Thanks to the GCU for the Parish Matching Funds.

**Thomas E. Oslick** | Byzantine Parish Coordinator

## St. Nicholas BC Church LORAIN, OH

### New Icons

GCU Lodge 77's final offering to St. Nicholas BC Church, before closing on December 31, 2022 was used to purchase four new icons. The icons included St. George and St. Elijah as well as two Paschal icons for Thomas Sunday and the Myrrh-Bearing Women.

On the First Sunday of the Great Fast, as Byzantine Catholics commemorated the restoration of the veneration of holy icons, Fr. Andrew Nagrant blessed the new icons. That Sunday, February 26, the Liturgy intentions were for the living and deceased members of GCU Lodge 77.



### Pre-Lenten Fundraising Event

On Sunday, February, 12, 2023 GCU members of St. Nicholas Parish sponsored a Valentine Bake Sale, 50/50 Raffle and Cake

Baking Contest for Super Bowl Sunday. Everyone enjoyed a sweet treat and beverage while playing in the 50/50 raffle and voting on the cake contest. It was a great way to come together following the Sunday Liturgy.

**Anne Dillon** | Byzantine Parish Coordinator



Judy Weitzel & Deacon Robert Cripps.

## Lodge 302 BRECKSVILLE, OH

### Final Donation Made

Pictured is President Judy Weitzel of former GCU Lodge 302 presenting a check for \$508.00 to Deacon Robert Cripps, coordinator of St. Mary's Hospitality House. The donation came from the final funds which remained in the treasury of Lodge 302.

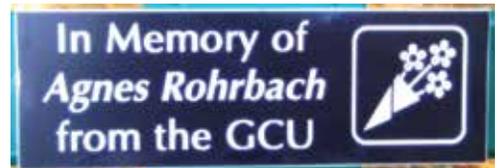
**Christine Bratnick** | Publicity Director

## Greater Hazleton Regional Lodge (GHRL) HAZLETON, PA

### Sugarloaf Monastery Bench in Memory of Agnes Rohrbach

A bench will be placed at the Holy Annunciation Monastery in Sugarloaf, PA in memory of the recently deceased Agnes Rohrbach. Agnes was very active in the Greater Hazleton Regional Lodge serving as Secretary, Athletic Director and Fraternal Director since its inception and prior to that as an officer for Lodge 89 in Hazleton, PA. In 2019 she was the GCU Fraternalist of the Year and in 2020 the PA Fraternal Alliance Fraternalist of the Year. Agnes is missed by all the GCU members and everyone who had the opportunity to know her. Vicnaja Pamjat (Eternal Memory) Agnes.

**Mike Komishock**





Karen Miller (GCU Byzantine Parish Coordinator at St. Nicholas), Joanne Angeletti and Fr. Miron Kerul'-Kmec after blessing of the new chalice.

## Lodge 644

BARBERTON, OH

### Last Donation Given by Lodge 644

As the GCU Fraternal Metamorphosis transforms the organization into a new dynamic fraternal entity, Lodge 644 wanted to leave a remembrance to its participating parishes, for decades of lodge life.

St. Emilian parish in Brunswick, OH was in dire need of a Gospel book and St. Nicholas parish in Barberton, OH needed a second chalice. Lodge 644 was honored to be the donor of these blessed gifts.

Susan Irving



GCU members, Bob Sieckowski, Natalie Washlock (GCU Byzantine Parish Coordinator at St. Emilian), and Donna Bodnar. Fr. Peter Boksay is holding the new Gospel Book.

## Earn your Master's Degree in Theology at the Byzantine Catholic Seminary's School of Theology

*Degree options are offered both online and on campus.*

Catholic • Ecumenical • Flexible  
Affordable • Prestigious • Spiritually Enriching  
Rooted in ancient Christianity

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- Dogmatics
- Liturgy
- Sacred Scripture



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# GCU Supported Parish Events



## St. Nicholas Byzantine Catholic Church DUNELLEN, NJ

### Pirohi Fundraiser

A total of 40 volunteers made 262 dozen pirohies for the annual pirohi fundraiser on February, 11, 2023. Seventeen of the volunteers were students from a local high school earning community service hours. A profit of \$1,657.<sup>00</sup> was archived for the parish.

Margot Gumerlock | Byzantine Parish Coordinator



Local high school students became expert pirohi pinchers!

## St. Pius X Byzantine Catholic Church CARRICK, PA

### Liturgy for Deceased GCU Members

On Sunday February 12, 2023 St. Pius X BC Church celebrated a Divine Liturgy for deceased GCU members of former Lodges 386 & Central Pittsburgh Regional Lodge (CPRL). The parish is very grateful for the generous monetary donation from CPRL that was designated for the Liturgy.

GCU members are a very important part of the parish, which was happy to honor those who brought us to where we are now—eternal memory.

After Liturgy a pre-Lenten pancake breakfast was held. It was a very nice gathering as parishioners prepared for the Great Fast.

Beth Gulyasy | Byzantine Parish Coordinator





## St. Anne Byzantine Catholic Church

CLYMER, PA

### Pre-Lenten Breakfast

St. Anne Byzantine Catholic Church held a Pre-Lenten breakfast on Sunday, February 19 following Divine Liturgy. It was the first social event of the year aside from the monthly birthday cake Sundays. Everyone enjoyed good food and fellowship.

Janet Petro | Byzantine Parish Coordinator



## St. Michael Byzantine Catholic Church

HERMITAGE, PA

### Check Presentation

GCU Lodge 258 wrapped up 2022 by presenting two checks to Fr. Kevin Marks for the St. Michael Building and Grounds Maintenance Fund. The first check for \$907.<sup>50</sup> represented the proceeds from December raffle ticket and candy bar Matching Funds Project. The second check for \$1,247.<sup>45</sup> closed out the Lodge 258 checking account. Both checks will assist with roof repairs at St. Michael Social Center.



Alyssa Vasil, Frank Wahal, Joan Walker, Fr. Kevin Marks, Bill Dzuricsko, Michael Vasil and Jim Stemock.



Parishioners enjoy free items.

### GCU Founders' Day

St. Michael Byzantine Catholic Church celebrated GCU Founders' Day at the weekend Liturgies on February 11 & 12. Byzantine Parish Coordinator Bill Dzuricsko, supplied individually wrapped, iced, heart shaped cookies to celebrate Valentine's

Day and the 131<sup>st</sup> Anniversary of the founding of the GCU! Car window ice scrapers and GCU informational pamphlets were also available for the parishioners. Bill met with several people during the coffee and doughnut social on Sunday morning to answer questions about GCU insurance policies and annuities as well as the new "Fraternal Metamorphosis" program. Fr. Kevin Marks included a colorful insert about the Fraternal Metamorphosis in all of the weekend's bulletins, which also included a paragraph about the history of the GCU. Happy Founders' Day GCU!!

Bill Dzuricsko | Byzantine Parish Coordinator

## St. Andrew the Apostle Byzantine Catholic Church

WESTBURY, NY



Valentine's Day Celebration.

### Valentine's Day Celebration

A Valentine's Day celebration was held at St. Andrew BC Church. A special thank you to Cathy & Dennis Walsh for setting up the tables and providing the parishioners with great goodies and treats. Father Nick Daddona blessed the food and introduced the two seminarians who assisted at the Liturgy, Joseph and Shawn. The seminarians are based in the monastery in Douglaston, NY.

### Lenten Season Begins

St. Andrew Parish began the Lenten Season with prayer and fellowship on Cheesefare Sunday, February 19. It began with a Liturgy celebrated by Fr. Nicholas Daddona whose homily highlighted some key elements of Lent such as fasting, praying and alms giving. Following Liturgy, parishioners and priests from St. Josephat Monastery enjoyed a delicious vegan luncheon of eggplant parmigiana, baked ziti, eggplant & vegetable sandwiches, salad and cannoli. The food was sponsored by the GCU. Afterwards everyone



Fr. Nicholas Daddona at the Forgiveness Service.

returned to the church for Evening Vespers and a Forgiveness Service. In conclusion, Fr. Nicholas, Fr. Walter and Fr. Andrew presented themselves to each parishioner to ask for forgiveness and to which they responded "May God forgive you." With this service in mind, everyone



The children at St. Andrew process around the church with their icons.

departed with a feeling of forgiveness to begin Lent.

February 24 was the Sunday of the Holy Icons. The icons offer a visualization of our faith through saints and words in Sacred Scriptures. Fr. Nick had the children provide parishioners with a focus or meditation and

prayer on the icons. The children processed around the church holding an icons for the parishioners to honor. Each child was given an icon to take home.

**Marge Russell** | Byzantine Parish Coordinator

## St. John Byzantine Catholic Church

HAZLETON PA

### Parish Stations of the Cross Social

Weekly Stations of the cross are held at a different local parish each week. After stations, all from the parish and visiting parishes, attended a social, where sandwiches, pizza and many goodies were served. GCU funds were used for one of these events.

Judy Betterly | Byzantine Parish Coordinator



## Holy Protection of Mary Byzantine Catholic Church

HOMER CITY, PA



### Easter Roll Sale

On March 27, members of St. Mary's congregation used the church social hall to prepare and bake nut, poppyseed and apricot Rolls to sell to the public. GCU funds were used to purchase some of the ingredients for the baking.

Larry DeChurch | Byzantine Parish Coordinator

## Holy Trinity Byzantine Catholic Church

WALL, PA

### Senior Driver Improvement Course

Holy Trinity Byzantine Catholic Church held a senior driver improvement course on February 21 for parishioners of Holy Trinity and their friends. The course is designed for drivers over 55 to review the rules of the road and updated traffic laws. Sixteen GCU members and 5 non-members participated in the course. As mandated by Pennsylvania those who completed the course received a 5% discount on their car insurance for the next three years. Thanks to the GCU for assisting with the cost of the training.

Thomas E. Oslick | Byzantine Parish Coordinator



## Cathedral of St. Michael PASSAIC, NJ

### Parish Social

The Ruthenian, Melkite, and Armenian Catholic parishes in Passaic County, NJ take turns hosting each other for a Lenten service followed by a Lenten repast. On Wednesday, March 15, St. Michael Cathedral Chapel, Woodland Park, NJ hosted over 140 parishioners and guests for the Liturgy of the Presanctified Gifts followed by a meatless repast coordinated by GCU member Mark Hrehovcik. Bishop Kurt Burnette, Fr. Jack Custer, two Melkite and two Armenian priests were in attendance, along with two Melkite deacons. Cantor John Klapko led the responses. Elaine Kapusta and Patricia Ditzig served as lectors. GCU provided some of the funding for the event.

Fr. Jack Custer | Byzantine Parish Coordinator



## St. John the Baptist Byzantine Catholic Church LYNDORA, PA



### Egg Hunt

St. John the Baptist Church held an Easter Egg hunt on Palm Sunday after the morning Liturgy. Chocolate rabbits, jellybeans, crayons and coloring books were all provided by the GCU. The kids had a grand time.

John Pocchiari | Byzantine Parish Coordinator



## St. Gregory Byzantine Catholic Church UPPER ST. CLAIR, PA

### Easter Cookies for Coffee Hour

On Palm Sunday, St. Gregory's Women of Faith made beautifully decorated Easter cookies to share with the parishioners. Cookies were also placed in the Easter gift bags for homebound parishioners to be taken to them during Holy Week. Parishioners also enjoyed selecting cookies for their children's and grandchildren's Easter baskets.

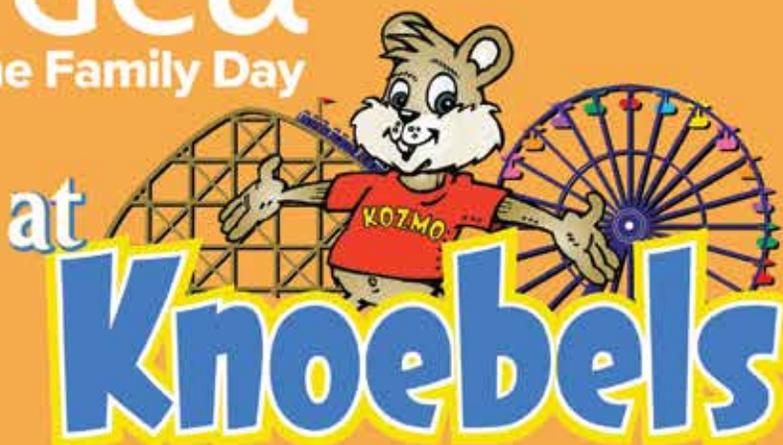
Dorothy Mayernik | Byzantine Parish Coordinator



 **GCU**  
Byzantine Family Day

**11<sup>TH</sup> ANNUAL**  
**SUNDAY, JUNE 11, 2023**

Ticket Booklets—\$16 each (\$4 Value)  
KIDS LUNCH (ages 2 & under)—FREE  
LUNCH (ages 3 & up)—\$10/person  
Information and order forms available  
on the GCU Website



**\*New!\***

Each \$16 ticket booklet is valid for \$20 worth  
of rides, pool, food, & games inside park!



**GCU & Kennywood...**  
a partnership of family fun over a century in the making!

**THURSDAY**  
**JULY 27**

**RIDE ALL DAY!**

\$28 (ages 4 and up)  
FREE (ages 3 and under)  
\$20 KIDS LUNCH (ages 3-10)  
\$25 ADULT LUNCH (ages 11+)

 Credit Cards  
Accepted

**ORDER TICKETS**

**GCUusa.com**

or  
**800-722-4428**

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

# For Your Information

## Events

### National Bowling Tournament

Friday, May 19 & Saturday, May 20

AMF Airport Lanes  
3754 Genesee Street,  
Cheektowaga, NY 14225  
716-632-0655

Lodging at Buffalo Airport Hotel  
4600 Genesee Street  
Cheektowaga, NY 14225  
716-634-6969

Applications are available in the Events Section of the GCU Website or will be mailed by request.

**NEW THIS YEAR** - Mixed Doubles & Mixed Team Divisions

Contact GCU Frat.-Comm. Dept. at 1-800-722-4428 ext. 3810.

### Helping Hands Day at Mt. Saint Macrina

Saturday, June 3

9 AM

Uniontown, PA

Contact Basil Wahal at the GCU Home Office 724-495-3400 Ext. 3924 or email: bwahal@GCUusa.com

### GCU Golf Classic

Monday, June 5

9:30 AM Shotgun Start

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

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

Contact GCU Frat.-Comm. Dept at 1-800-722-4428 ext. 3810.

### Byzantine Day at Knoebels Park

Sunday, June 11

11 AM

**NEW THIS YEAR**-each \$16 ticket book is good for rides, pool, food & games inside the park!

Elysburg, PA

Visit the Events Section of the GCU Website GCUusa.com

### Spring Helping Hands Day at Holy Annunciation Monastery

Saturday, June 17

8 AM

Sugarloaf, PA

Contact Melissa Cohen at mcohen@GCUusa.com or call 878-207-2327

## Available

### Carpathian Cookery Cookbook

Having sold nearly 20,000 copies, the cookbook has entered its 20<sup>th</sup> printing and was requested by the Library of Congress to be in their ethnic cooking collection. The 330-page cookbook has a new look and features a protective plastic cover. The book includes sections on Christmas and Easter customs and recipes, traditional Rusyn and Slavic foods, other ethnic dishes, and many other tried-and-true recipes of St. John's parishioners. There is a variety of paska bread and kolachi (filled roll) recipes, as well as meatless dishes and Lenten recipes, suitable for the Great Fast, as well as the Pre-Christmas Fast. The cost of the cookbook is \$14.<sup>00</sup> plus \$5.<sup>00</sup> postage and handling (\$19.<sup>00</sup>). If ordering from Canada, please send a \$36.<sup>00</sup> U.S. Postal money order payable in U.S. dollars to reflect the difference in the exchange rate and postage cost. To order please send a check or money order to: Ethnic Craft Club, St. John Byzantine Catholic Church, 201 E. Main Street, Uniontown, PA 15401, call 724-438-1382 (M-F 9 AM-3 PM please leave a message) or email carpathiancookery@gmail.com.



### Discount Amusement Park Tickets for 2023



Discounted Amusement Park tickets for the 2023 season are available to GCU members for online purchase. The parks include Kennywood Park, West Mifflin, PA; Knoebels Park, Elysburg, PA; Hershey Park, Hershey, PA. Visit the GCU website at www.GCUusa.com Member Benefits.

# Remembrances

## Carole Barnett

Carole Marie (Bobanic) Barnett, 77 of Henderson, NV passed away peacefully at home on January 23, 2023 from a rare neurologic disorder. Carole was born on September 25, 1945 in Youngstown, OH and was the youngest daughter to the late John & Ann (Dzumba) Bobanic.

She graduated from Chaney High School in 1963, matriculated at Youngstown University and received her degree in Elementary Education in 1967. She taught various grades at Byzantine Catholic Central School in Poland, OH; Yorkville Elementary in Elmhurst, IL and St. Raphael Catholic School in Naperville, IL. She coached volleyball, softball, served as athletic director and worked many years at Springbrook Golf Course in Naperville, as the Golf Shop manager. She also was a lifelong member of the GCU and active in Lodge 164 and a member of St. Francis of Assisi Knights of Columbus Ladies Auxiliary.

Carole was married to Donald Barnett for 53 years and together they raised two successful sons. In addition to living in Naperville, they also resided in Bloomington, MN and Memphis, TN. She and her husband retired to the Las Vegas area spending time in the warm sun playing golf, making new friends and frequenting casinos.

She was a loving mother, avid golfer, bowler and a huge sports fan of the Chicago Bears, Blackhawks, White Sox and Vegas Golden Knights. Her love of sports was exceeded only by her love of family, cooking, baking and playing games. Her Christmas confections will be sorely missed.

Carole was predeceased by her parents, her older sister Shirley and brother-in-law Gene Sikora.

She is survived by her loving husband, Donald; sons Dr. Sean (Desiree) Barnett of Arlington Heights, IL; Nicholas (Stephanie) Barnett of St. John, IN; 5 grandchildren George, Anne, Gavin, Gwen and Darren; older brother Basil (Patricia) Bobanic of Tampa, FL and beloved nieces and nephews.

Visitation was held on February 14, 2023 at St. Mary's Byzantine Catholic Church, Youngstown, OH. A Liturgy of Christian Burial was held and her burial at Calvary Cemetery.

In lieu of flowers, the family requests donations to St. Jude Children's Hospital, 501 St. Jude Place, Memphis, TN 38105 in Carole's name.

Eternal memory and blessed repose.

# Deceased Members

(State Lodge-Member-City-State)

- 8344 Edwin Africa, Warren, PA  
8344 Regina W. Alderfer, Harleysville, PA  
8341 Janice L. Aldridge, Toronto, OH  
8332 Frances Ambrose, Hastings, NE  
8344 Alden Andersen, Orwigsburg, PA  
8341 Gerald J. Arendas, Lowellville, OH  
8309 Frances Aronson, Delray Beach, FL  
8344 Ruth Ann Asbee, Bradenville, PA  
8309 Freddy Backman, St. Augustine, FL  
8344 George M. Ball, Pottsville, PA  
8333 Carole M. Barnett, Henderson, NV  
8302 Carl M. Barton, Tucson, AZ  
8358 Earl A. Beyer, Appleton, WI  
8357 Michael Billie, Fairmonte, WV  
8359 Lawrence A. Bivens, Clinton, NC  
8304 Gordon Black, Oak View, CA  
8344 Morris L. Blackman, Bala Cynwyd, PA  
8344 Joseph Bologansky, Eynon, PA  
8305 Andrew Bonn, Aurora, CO  
8344 John Bostedo, Saltsburg, PA  
8344 Terrance Brennan, Pittsburgh, PA  
8344 Marie M. Breslin, Glenside, PA  
8304 Gloria Brissette, Yucca Valley, CA  
8315 Dorothy Brozinski, Griffith, IN  
8344 William Bubonic, Aliquippa, PA  
8309 Phillip S. Bunting, Frost Proof, FL  
8335 John Butchko, Phillipsburg, NJ  
8344 Clara Byerly, Pittsburgh, PA  
8341 Wiley Byers, Warren, OH  
8344 Doris H. Camburn, Lansdale, PA  
8327 Rosemary Cantin, Eden Prairie, MN  
8344 Barbara J. Carpenter, Pittsburgh, PA  
8344 Joshua Chaney, Johnstown, PA  
8344 Krystyna Chawryluk, Pittsburgh, PA  
8344 John Chopp, Lawrence, PA  
8344 Geraldine V. Clark, Hershey, PA  
8302 Robert Clark, Chandler, AZ  
8313 Linda Clinton, Swansea, IL  
8358 Rachel Colebrook, Conover, WI  
8358 Sandra Colleran, Waukesha, WI  
8313 Mary J. Conner, Crest Hill, IL  
8344 John R. Corbin, Palmyra, PA  
8344 Betty Cybator, Moon Twp., PA  
8344 Ann Danko, Souderton, PA  
8327 Patricia David, Foley, MN  
8344 Wilda David, Aliquippa, PA  
8357 James P. DiAntonio, Weirton, WV  
8344 Robert Dickson, Indiana, PA  
8359 Orlando J. Didier, Pembroke, NC  
8344 Charlotte Dirda, Uniontown, PA  
8358 Allan Doherty, Green Bay, WI  
8358 Erwin J. Dorow, Appleton, WI  
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8354 Robert E. Dubinsky, Smithfield, VA  
8357 Ruth Ann Duke, Weirton, WV  
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8344 Orlando Falcione, Coraopolis, PA  
8344 Elsie Farland, Monaca, PA  
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8344 Verna Gajdos, Munhall, PA  
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8344 Jeannette Guidon, Bethlehem, PA  
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8344 Georgia Gutch, Beaver, PA  
8313 Anne Guzi, Indianapolis, IL  
8344 Anna Hale, Drums, PA  
8344 Ricky Hall, Drums, PA  
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8344 Alexander Harrilla, Allison Park, PA  
8344 Charles L. Hasychak, Butler, PA  
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8304 David W. Hill, Ventura, CA  
8326 Charles M. Hooker, East Jordan, MI  
8344 Frank Hoover, New Paris, PA  
8344 Mary Hosak, Lansford, PA  
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8344 Margaret Jackson, Beaver, PA  
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8344 Janet Mary Kopcho, Pittston, PA  
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8341 Dorothy K. Kovach, Findlay, OH

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8335 Mary Lesko, Franklin Park, NJ	8344 Harry Riley, Uniontown, PA	8344 Joseph Toth, Hamburg, PA
8315 Jeffrey Liggett, Portage, IN	8335 Dorothy M. Robb, Cinnaminson, NJ	8344 Filomena Troiano, Wexford, PA
8344 Richard D. Lincoln, Connellsville, PA	8344 Agnes M. Rohrbach, Hazleton, PA	8344 Annie Urban, Glassport, PA
8344 Anna Linko, Scranton, PA	8344 Janet R. Roper, Moon Twp., PA	8344 Rosemarie L. Valentini, Walnutport, PA
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8313 Joan M. Lyznicki, Plainfield, IL	8344 Geraldine A. Roth, Quakertown, PA	8358 Donald Velier, West Allis, WI
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8344 Thomas Malitsch, Allentown, PA	8344 Henry Salamon, Washington, PA	8326 Joseph Wanchik, Harper Woods, MI
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