

APRIL 2019

GCU

MAGAZINE

Annual Report Issue

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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

The Future Continues to Look Bright

We welcome you to our 2019 Annual Report issue of the *GCU Magazine*! The GCU once again experienced a most successful 2018 fiscal year!

GCU total admitted assets grew 10.4% and total \$1.89 billion through year end. Surplus increased to \$154.3 million representing a \$21.2 million or 16% increase in 2018. Net gain from operations after refunds (dividends) and before realized capital gains (losses) remains strong totaling \$25.6 million. We anticipate for the GCU to attain \$2 billion in assets within the next twelve month period, barring no unforeseen issues. I invite you to review a full detailed report of the GCU's year end 2018 financial statements presented by our Chief Financial Officer, Tim Demetres located on page 6.

The GCU Holding Company and its subsidiaries realized a net loss of \$1.2 million which reflects a slight improvement over 2017.

GCU Real Estate Company, Inc. recorded a net loss of \$70,333 which represents a \$23,000 increase due to increased general and administrative costs in 2018. The sale of two single family lots occurred in 2018 in addition to the sale of the Pinehurst Village property to Castlebrook Development. The sale of each of these properties produced profits in addition to disposing of costs associated with the initial development of Pinehurst Village that will strengthen

the balance sheet of GCU Real Estate Company, Inc. Eleven lots remain for sale in the single family development at Congressional Place. Construction is scheduled to begin in April on one spec home and one contract sale. Howard Hanna Real Estate Services has been selected to market the carriage homes at Pinehurst Village and the single family lots at Congressional Place. For more information please visit the Howard Hanna website – www.howardhanna.com – click on “buy” in the toolbar, click on New Construction and under Development, enter Pinehurst Village or call Howard Hanna directly at 724-775-5700.

In 2018 Seven Oaks Country Club, Inc. recorded a net loss of \$579,862 before depreciation. The shortfall within 2018 operations centered around decreased revenues due to extremely wet weather conditions experience throughout the summer in addition to the delay in opening for the 2018 season due to a major renovation done to the Club. Actual expenses for 2018 were slightly over budget by \$11,400. The Club attracted 88 new members in 2018. With continued improvements being completed in 2019 as well, we are anticipating a continued increase in membership and revenues in each area of the Club in addition to attracting prospective homebuyers to the real estate development. Please note that all GCU members are entitled to use the dining and recreational facilities at the Club via the GCU Corporate Membership. We welcome you to visit Seven Oaks and view first hand the var-

ious improvements made and assure you that you will be most impressed and proud to be a **GCU member**!

Our congratulations and thank you to each of our lodges and districts for the excellent volunteer, fundraising and events programming held throughout 2018. Our appreciation to the Officers of our lodges and districts for your time, efforts and dedication in support of the GCU's Mission Statement – **“Protecting Families, Promoting Faith and Fraternality, Strengthening Communities.”**

Our thank you as well to each of our members that have participated individually in the various fraternal benefit programs offered by the GCU as well as donations made through the GCU Foundation to the “Cause of the Quarter” and the “Disaster Relief Programs” in support of so many needs within our communities! We invite you to check out the many opportunities available in supporting the GCU's fraternal mission by visiting our website – www.gcuusa.com.

Your Board of Directors, Executive Officers, General Counsel, Department Managers and Support Staff continue to address various organizational strategies that will assure the continued success of the GCU today and into the future. Many key organizational strategies remain relevant year after year while constantly being aware of additional opportunities that may be presented to further strengthen the GCU business model as a fraternal benefit society. The 2018 Organizational Strategies we con-

tinue to monitor and address included the following:

- **Risk:** Identify and plan for short term and long term risks.
- **Service:** Identify and implement ways to better serve our members and agents.
- **Financial:** Grow the financial strength of the organization.
- **Growth:** Increase premium in all lines of business in a prudent and sustainable manner.
- **Fraternal:** Identify and implement plans to development a fraternal model to increase member involvement.
- **Technology:** Modernize our current IT systems to enhance our members and agents GCU experience.
- **Governance:** Continue to improve the governance practices of the Society in order to achieve company objec-

tives and drive improvement, as well as maintain legal and ethical standing in the eyes of shareholders, regulators and within the wider community.

As your President and Chief Executive Officer, I am extremely enthusiastic about the future of our Society. We have exhibited constant growth in assets and surplus, two crucial key components in achieving continued success in addition to achieving excellent profitability each year. Again, we must not rest upon our past success but focus on the future to assure our promise to our members that the life and annuity business placed with the GCU is protected!

With that said, I would like to share with you an article (*below in green shaded box*) I came across that is relative not only in business but our everyday lives. I do hope you enjoy it!

If you or someone you know are thinking of purchasing additional life

insurance or an annuity for your future retirement needs, contact the GCU today! We'll make sure your windshield is clean and clear so that you can make the best decisions when it comes to protecting you and your family!

Yes, the GCU has much to celebrate and be proud of over our 127 year history! But again, we must focus on our future, learn from our past challenges looking in our rearview mirror and make sound fiscal decisions looking through our windshield to remain relative within our niche in the life and annuity marketplace.

Technology is one of our most important organizational strategies that will always be ongoing. One major task in this area that was accomplished in 2018 was the selection of a vendor in undertaking a major project to replace our current outdated policy administration system with a new state of the art system. The Board of Directors has

The Windshield is Bigger than the Rearview Mirror

Have you ever been rejected? Has a business deal you were working completely unraveled? Did you set forth goals for yourself that never came to fruition? I'm guessing that your answer to those and many questions like them is a resounding "Yes"! It's not easy to pick yourself back up from failure. As business professionals it's tough when our best laid plans and golden opportunities don't pan out the way we thought they would. However, if we always reflected on what could have been instead of looking forward to what is before us then we'd constantly be missing out on the wonderful road of opportunities that lie ahead.

There's a reason the windshield is bigger than the rearview mirror. The future is so much bigger than the past. Although we need the rearview mirror, it's necessary to keep an eye out on what possible dangers could be closing in on us. Bad habits, past mistakes, and poor decisions have a way of trying to catch up to us after we've long since passed them by. Just like rearview mirrors, "these objects may be closer than they appear". We could think that the danger isn't close enough to harm us but on closer inspection is barreling towards us at a high rate of speed. We can choose to step on the accelerator and outrun them, or perhaps getting off on the next exit and taking a different road is in order. Either way, constantly

glancing at our rearview mirrors helps us to avoid whatever negative situation is trying to creep back toward us.

The windshield, however, is designed to allow the most optimal surveillance of what's in front of us. It's large, clear, and structured to protect us from the elements as we speed ahead. They are specially made to crack but not completely shatter if a dangerous object tries to infiltrate. Our business windshield should also be structured in such a way that allows us to see clearly into the distance and also cracks instead of shatters when bad decisions come flying at us.

We must stay vigilant to keep our windshields clean and free of obstructions that will impair our vision. Keeping our reservoir full of cleaning solution and ensuring our windshield wipers are always ready for use will go a long way in helping keep our sights set on our surroundings instead of focusing on all the dirt that has accumulated during our journey.

Both the rearview mirror and windshield are very important tools to have but looking ahead is a far greater experience than looking at what we've already passed by. Take more time to look through your windshield instead of focusing on your rearview mirror.

authorized a multi-million dollar expenditure as this technological upgrade is a most important area we have identified that must be addressed for the GCU to remain competitive well into the future. This new system will allow for greater efficiency in all areas of our life and annuity operations. This new system will also allow for greater online presence providing for many services to be completed through a member portal and improved agent portal as well as e-applications, instantaneous approvals on life applications and electronic policy issuance. It is our goal to provide for a flawless, most technologically advanced experience for our members and agents—making it is as easy as possible to do business with the GCU. Hence, we have titled this venture “**Project WOW**”! We invite you to view the press release located on page 19

announcing this major initiative.

Governance has and continues to be a “hot button” in the eyes of regulators in all state insurance departments. Your Board of Directors has been proactive in taking measures to assure sound governance practices within the GCU’s structure. Major initiatives taken over the past several years through Board action and referendums included the hiring of Executive Officers; the elimination of Conventions; the establishment of lodge and district fraternal symposiums to address the GCU’s fraternal aspects; updating of the Society’s Bylaws; the establishment of several Board Committees and the development of new nominating and election procedures for the Board of Directors including the establishment of qualifications for board members.

In closing, once again my sincere

thank you to the Board of Directors, our executive officers, general counsel, department managers and Home Office staff for their diligent efforts that have once again allowed us to present a most positive 2019 annual report. Our appreciation to our members and agents for the life and annuity business that you have placed with the GCU. I can personally assure you that our members’ interests remain at the forefront each and every day!

My personal best wishes that you and your family have a most Blessed and Happy Easter!

As always, please contact me if you should have any questions or concerns!
Christos Voskrese!
Voistinu Voskrese!
Christ is Risen! Indeed He is Risen!



Bylaw Amendments

This notice serves as the official notification to all members of the GCU that the Bylaws of the GCU were recently amended and approved by the Board of Directors at the 2018 fourth quarter meeting of the Board. By regulation, Bylaw amendments are officially effective upon the approval of the Pennsylvania Insurance Department. The GCU received such approval by the Pennsylvania Insurance Department on January 31, 2019 of the Department’s approval of the proposed Bylaw amendments.

Amendments to the Bylaws include:

- Grammatical edits.
- Eliminates language duplications
- Provides for greater clarity to the GCU’s purpose and mission.
- Removal of paragraphs associated with benefits that are now governed by contractual language contained in certificate/policy
- Provides greater clarity to the role of the Board of Directors as the supreme governing body of the GCU.
- Eliminates quadrennial conventions.
- Provides for the process of electing the Board of Directors.
- Eliminates the Supreme Tribunal.

A copy of the GCU’s Bylaws is available for your review on the GCU’s website: www.gcuusa.com/pages/gcu-bylaws.

The GCU Board of Directors



Scott Schuetz
Executive VP
COO

GCU—2019 & Beyond...!

As Chief Operating Officer, I am incredibly honored and humbled to serve **“YOU” Our Members**. **“You”** are our Greatest Asset!

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. A new GCU milestone is having our Asset Portfolio increased to \$1.9 Billion and continuing to climb.

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

1. Grow our Life Business!
2. Grow our Annuity Business!
3. Grow our Medicare Supplement Business!
4. Design & Implement a New Strategic Administrative System Platform!
5. Upgrade our current Rating from a BBB+ to A-!
6. Invest in **“YOU & YOUR”** Community!

GCU has committed to growing our Life, Annuity, and Medicare Supplement business lines. As an organization, we are revamping and increasing our Life Business to diversify our product mix. We have completed and are in the process of completing the following key product strategies:

1. Launched a new Whole Life Insurance product with lower pricing;
2. Redesigning our Term Life Insurance product;
3. Developing a final expense product;
4. Licensed in seven new key states for a total of 31 states with strategic plans to expand further.

In addition, it is with great pleasure that I introduce to you, Gary Sorensen, our new Sales & Distribution Management Leader. Gary has an impressive track record of many Life & Annuity successes. Gary comes to GCU via Mutual of Omaha and will be leading our Life & Annuity Sales growth.

GCU also will be 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. Additional details of this project appear on page 19. With this transformation, GCU recruited a new Technology Leader, Damian Martino. Damian brings a wealth of knowledge, expertise, and insight to modernize our technology.

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 are positioned 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 would be 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 the GCU’s 2019 & Beyond accomplishments. Our goal is to seek to understand how we can evolve and better serve our members to strengthen the organization’s outstanding legacy. Feedback is a gift—if you have any feedback or questions, please contact Member Services at 855.306.0607 or contact me directly at sschuetz@gcuusa.com. I hope to hear from you soon.

Again, I am thrilled to have the opportunity **to serve all of “YOU”, Our Members—Have a Great Day!**

Scott



Gary Sorensen
Sales & Distribution
Management Director

The Living Benefits of Life Insurance

There are two words that make most folks cringe: Death and Taxes. Neither of these bring up any good thoughts, but they are the two things that we cannot avoid. However, there are ways to make one aspect a little better – TAXES. Through a good financial plan, you can create some tax efficiencies that can benefit you while you are alive and your family later. There is truly only one financial instrument that is self-completing, leverages your current dollars and can create a legacy for the next generation... **LIFE INSURANCE.**

What do you think of when you hear the words life insurance... Death? For most, death is the first thing you think of

when you have someone talk to you about life insurance. In many ways that makes sense, because we often talk about the “death benefit,” thus making us think that this product only serves one purpose and you must die to get it. This is true to an extent, however are you aware that life insurance has living benefits that can be used today?

When purchasing a permanent life insurance policy, such as the GCU Legacy Advantage, there is an internal cash value that builds up inside the policy. It can be accessed if needed to assist with: College funding, a down payment on a home, to purchase a car or simply as an emergency fund. Cash value build-up is what turns life insurance into an asset. Unlike IRAs, 401(k)s, Roth IRAs or other asset types, there is no maximum to how much can be put into life insurance and the dollars are leveraged, meaning for \$1 of premium there may be \$10 dollars in death benefit. As an example (see table at left), if a 40-year-old man in good health was to purchase a life insurance policy for \$100,000.00 it would cost around \$102.00 per month – which equates to \$1 of premium buying \$100.00 of death benefit. In 20 years there would be a guaranteed internal cash value of \$24,373.00 with a \$100,000.00 death benefit. Your dollars are leveraged if death happens and you also have the cash build up as long as you are alive and pay the premium payments.

Living benefits are a key feature to a permanent life insurance policy. One possible benefit available is the acceleration of the death benefit if diagnosed with a terminal illness. This benefit can take the financial strain off of a family when faced with medical bills. Another valuable rider is called the waiver of premium, which basically means if you were to become disabled, this rider will pay your life insurance premiums, so the policy stays in effect while you are unable to work.

Life insurance is more than just a simple death benefit, especially if you are looking at your financial future. The build-up of cash value, riders that give you access to funds and riders that keep your legacy in effect are all valuable and create a well-rounded financial plan. Make a point to review your life insurance policy with your local GCU agent to be sure that you are leveraging your money to work harder and smarter.

GCU Legacy Advantage Whole Life

| Male, Age 40, Standard Non-Tobacco, \$100,000 | | | | |
|---|-----|------------------|------------|---------------|
| | | Guaranteed | | |
| Year | Age | Contract Premium | Cash Value | Death Benefit |
| 1 | 41 | \$1,224.00 | \$0 | \$100,000 |
| 2 | 42 | 1,224.00 | 608 | 100,000 |
| 3 | 43 | 1,224.00 | 1,598 | 100,000 |
| 4 | 44 | 1,224.00 | 2,618 | 100,000 |
| 5 | 45 | 1,224.00 | 3,676 | 100,000 |
| 6 | 46 | 1,224.00 | 4,772 | 100,000 |
| 7 | 47 | 1,224.00 | 5,907 | 100,000 |
| 8 | 48 | 1,224.00 | 7,083 | 100,000 |
| 9 | 49 | 1,224.00 | 8,301 | 100,000 |
| 10 | 50 | 1,224.00 | 9,560 | 100,000 |
| Yrs. 1 - 10 | | 12,240.00 | | |
| 11 | 51 | 1,224.00 | 10,861 | 100,000 |
| 12 | 52 | 1,224.00 | 12,200 | 100,000 |
| 13 | 53 | 1,224.00 | 13,574 | 100,000 |
| 14 | 54 | 1,224.00 | 14,986 | 100,000 |
| 15 | 55 | 1,224.00 | 16,436 | 100,000 |
| 16 | 56 | 1,224.00 | 17,929 | 100,000 |
| 17 | 57 | 1,224.00 | 19,467 | 100,000 |
| 18 | 58 | 1,224.00 | 21,054 | 100,000 |
| 19 | 59 | 1,224.00 | 22,689 | 100,000 |
| 20 | 60 | 1,224.00 | 24,373 | 100,000 |
| Yrs. 1 - 20 | | 24,480.00 | | |



Tim Demetres
Chief Financial Officer

GCU Enjoys Excellent 2018 Financial Results

The year 2018 was excellent financially for GCU. Net income was \$22.2 million and surplus increased \$21.2 million to \$154.3 million reaching a new high thanks to our increasing membership, controlled expense growth and management stewardship.

Highlights of 2018

Net Income before net capital gains (losses) totaled \$25.9 million in 2018 compared to \$28.7 million in 2017. We continue to impair non-performing energy related bonds as this sector has been slow to recover from low prices and excess capacity. Net realized capital losses were \$3.4 million in 2018 compared to \$2.7 million in 2017. Net income after net realized losses was \$22.2 million in 2018 compared to \$25.7 million in 2017. GCU has been profitable every year since the financial crisis in 2008. Our goal is to insure GCU has the financial strength and safety and security to meet our member obligations well into the future!

Total Assets of \$1.891 billion, increased \$178.6 million or 10.4% from the prior year which totaled \$1.712 billion. The increase in assets is primarily attributed to investing positive net operating cash flows in investment grade fixed income securities.

Liabilities totaled \$1.737 billion for 2018 compared to \$1.579 billion as of December 31, 2017. The \$157.3 million

increase is due primarily to: \$148.8 million increase in life and annuity reserves; and a \$7.4 million increase in pending investment trades in course of settlement.

Total Income for 2018 was \$336.2 million compared to \$341.9 million in 2017. The \$5.7 million decrease is primarily attributable to \$10.6 million in lower annuity sales and exchanges, \$2.9 million decrease in life premiums, reduced by a \$7.0 million increase in net investment income, and \$0.8 million increase in other income.

Operating expenses before increase in reserves totaled \$160.1 million in 2018. Operating expenses for the same period in 2017 totaled \$178.4 million representing a year over year decrease of \$18.3 million. This decrease is due primarily to lower annuity benefits and exchanges of \$19.8 million, \$1.0 million decrease in agent commissions on lower sales offset by \$2.3 million increase in general insurance expenses and pension costs.

The change in reserves for Life and Annuities in 2018 totaled \$150.2 million

compared to \$134.8 million in 2017. Reserve changes are a function of premium deposits, death and annuity benefits, and interest accumulation.

Surplus grew to \$154.3 million in 2018 compared to \$133.0 million in 2017. The \$21.2 million increase in our surplus is attributable to net income of \$22.2 million, a \$0.4 million increase from net unrealized gains, a \$0.5 million positive change in reducing non-admitted assets, reduced by a \$0.7 million increase in the Asset Valuation Reserve and \$1.2 million reduction from lower net equity in subsidiaries.

Total Adjusted Capital includes Surplus of \$154.3 million and adds back the Asset Valuation Reserve of \$19.3 and one-half the dividend liability of \$150,000 totaled \$173.7 million as of December 31, 2018. This is an increase of \$21.9 million over 2017. The solvency ratios based on total adjusted capital for years 2018 and 2017 are 110.1% and 109.7%, respectively. These ratios reflect a strong and stable balance sheet.

April showers bring May flowers. I wish everyone a Happy Easter!

Tim

The solvency ratios based on total adjusted capital for years 2018 and 2017 are 110.1% and 109.7%, respectively. These ratios reflect a strong and stable balance sheet.

GCU Balance Sheet Comparison

AS OF DECEMBER 31,

| Assets (000's omitted) | 2018 | 2017 | Difference |
|---|--------------------|--------------------|-------------------|
| Bonds | \$1,762,020 | \$1,595,058 | \$166,962 |
| Preferred Stocks | 49,821 | 50,146 | \$(325) |
| Common Stocks | 13,990 | 12,375 | \$1,615 |
| Cash/Short Term Investments | 18,882 | 11,318 | \$7,564 |
| Mortgages | 4,770 | 2,489 | \$2,281 |
| Certificate Loans | 648 | 642 | \$6 |
| Real Estate | | | |
| Beaver Home Office | 490 | 527 | (37) |
| Investment Income Due & Accrued | 23,960 | 22,787 | 1,173 |
| Alternative Investments | 15,908 | 15,985 | (77) |
| Other | 355 | 959 | (604) |
| Total Assets | \$1,890,844 | \$1,712,286 | \$178,558 |
| Percentage Total Change Year to Year | 10.4% | 10.5% | |
| Liabilities | | | |
| Life Reserves | \$ 70,023 | \$ 69,360 | \$ 662 |
| Annuity Reserves | 1,606,084 | 1,457,906 | 148,178 |
| Accident & Health Reserves | 200 | 141 | 59 |
| Employee Pension Liability | 6,311 | 6,956 | (644) |
| Convention Reserve | 279 | 279 | 0 |
| Advance Premium & Future Refund Reserves | 367 | 372 | (5) |
| Pending Investment Trades | 7,415 | — | 7,415 |
| Accounts Payable | 985 | 762 | 223 |
| Refund Accumulations | 3,018 | 1,935 | 1,083 |
| Asset Valuation Reserve-AVR | 19,311 | 18,662 | 649 |
| Interest Maintenance Reserve-IMR | 22,583 | 22,870 | (287) |
| Total Liabilities | \$1,736,575 | \$1,579,244 | \$157,331 |
| Surplus Fund | 154,269 | 133,042 | 21,227 |
| Total Liabilities & Surplus | \$1,890,844 | \$1,712,286 | \$178,558 |
| Normal Solvency | 108.9% | 108.4% | |
| Solvency Ratio* | 110.1% | 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 | 2018 | 2017 | Difference |
|---|----------------------|----------------------|----------------------|
| Life Premium | \$ 2,164,709 | \$ 5,035,377 | (\$2,870,669) |
| Annuity Premium | 217,093,679 | 215,189,406 | 1,904,273 |
| Annuity Exchanges | 18,265,566 | 30,791,991 | (12,526,424) |
| Accident & Health | 685,135 | 596,998 | 88,137 |
| Sub-Total | 238,209,089 | 251,613,772 | (13,404,684) |
| Net Investment Income | 91,282,601 | 84,242,334 | 7,040,267 |
| Amortization of Interest Maintenance Reserve | 3,195,329 | 2,914,364 | 280,965 |
| Commission Allowance for Reinsurance | 2,790,927 | 2,578,324 | 212,603 |
| Other | 688,861 | 548,347 | 140,514 |
| Total Income | \$336,166,805 | \$341,897,141 | (\$5,730,336) |
| Expenses | | | |
| Death Benefits | \$ 2,111,258 | \$ 2,493,491 | (\$382,232) |
| Annuity Benefits Paid | 118,378,327 | 125,643,693 | (7,265,366) |
| Annuity Exchanges | 18,265,566 | 30,791,991 | (12,526,425) |
| Surrender Benefits | 834,452 | 844,574 | (10,122) |
| Accident & Health Benefits Paid | 698,255 | 472,991 | 225,264 |
| Commissions | 10,437,710 | 11,402,457 | (964,747) |
| General Insurance Expense | 7,150,790 | 6,128,598 | 1,022,192 |
| Insurance, Taxes, Licenses and Fees | 347,926 | 14,984 | 332,942 |
| Pension Expense | 1,759,285 | 500,261 | 1,259,024 |
| Interest on Contract and Deposit Type Accounts | 74,264 | 69,876 | 4,388 |
| Sub-Total | \$160,057,834 | \$178,362,916 | -\$18,305,081 |
| Change in Reserves | 150,240,992 | 134,816,868 | 15,424,124 |
| Total Expenses | \$310,298,827 | \$313,179,784 | (\$2,880,957) |
| Net Gain/Loss from Operations before Refunds | 25,867,979 | 28,717,357 | (2,849,379) |
| Refunds to Members | 271,796 | 261,841 | 9,955 |
| Net Gain/Loss from Operations after Refunds | 25,596,183 | 28,455,516 | (2,859,333) |
| Net Capital Gains (Losses) | (3,413,447) | (2,747,753) | (665,694) |
| Net Income/Loss | \$22,182,736 | \$25,707,763 | \$(3,525,028) |

Financial Report

Four Year Comparative Summary

YEAR ENDED DECEMBER 31,

| | 2018 | 2017 | 2016 | 2015 |
|-------------------------------------|----------------------|----------------------|----------------------|---------------------|
| Assets | \$ 1.89 Bil | \$ 1.71 Bil | \$ 1.550 Bil | \$ 1.355 Bil |
| Total Income | 336 Mil | 342 Mil | 346.0 Mil | 318.0 Mil |
| Total Operating Expense | 310.3 Mil | 313.2 Mil | 322.1 Mil | 295.8 Mil |
| Reserve Change - Life and Annuities | 150.2 Mil | 134.8 Mil | 168.0 Mil | 131.0 Mil |
| Income from Operations | 25.9 Mil | 28.7 Mil | 23.9 Mil | 22.3 Mil |
| Refunds to Members | (271,796) | (261,841) | (257,398) | (256,199) |
| Capital Gains (Losses) | (3,413,447) | (2,747,753) | -3,069,730 | 21,926 |
| Net Income (Loss) | 22,182,736 | 25,707,763 | 20,636,081 | 22,063,543 |
| Reserve - Interest Maintenance | 22,582,928 | 22,869,833 | 18,058,704 | 16,735,318 |
| Reserve - Asset Valuation | 19,311,098 | 18,662,238 | 17,556,902 | 13,217,553 |
| Surplus (Net Worth) | \$154,269,000 | \$133,042,421 | \$108,531,974 | \$90,739,736 |

GCU Surplus Comparison

YEAR ENDED DECEMBER 31,

| | 2018 | 2017 | Difference |
|------------------------------------|----------------------|----------------------|---------------------|
| Beginning Surplus | \$ 133,042,421 | \$ 108,531,974 | \$ 24,510,447 |
| Net Income/(loss) | 22,182,736 | 25,707,763 | (3,525,028) |
| Change in Unrealized Gain/(Loss) | 380,996 | 570,958 | (189,962) |
| GCU Holding Company & Other | (1,190,056) | (1,299,846) | 109,790 |
| Changes in Non-Admitted Assets | 501,762 | 636,909 | (135,147) |
| Changes in Asset Valuation Reserve | (648,859) | (1,105,337) | 456,478 |
| Net Change in Surplus | 21,226,579 | 24,510,447 | (3,283,869) |
| Ending Surplus | \$154,269,000 | \$133,042,421 | \$21,226,579 |

General Insurance Expenses

YEAR ENDED DECEMBER 31,

| | 2018 | 2017 | Difference |
|--|--------------------|--------------------|--------------------|
| Rent | \$ 94,000 | \$ 94,000 | \$ — |
| Salaries & Wages | 3,221,374 | 2,466,354 | 755,020 |
| Employee Benefits | 871,545 | 521,728 | 349,817 |
| Legal Fees & Expenses | 115,374 | 73,041 | 42,333 |
| Medical Examination Fees | 33,887 | 6,377 | 27,510 |
| Fees-CPA, Actuarial and Banking | 618,000 | 564,733 | 53,267 |
| Board Meeting Expenses/Travel | 186,327 | 208,842 | (22,515) |
| Advertising | 6,280 | 3,035 | 3,245 |
| Postage & Phone | 213,530 | 189,335 | 24,195 |
| Printing & Stationary | 108,639 | 108,831 | (192) |
| Miscellaneous Equipment | 173,932 | 168,431 | 5,501 |
| Books and Periodicals | 4,015 | 1,999 | 2,016 |
| Bureau and Association Dues | 36,996 | 62,644 | (25,648) |
| Insurance Fees | 71,245 | 52,979 | 18,266 |
| Sundry General Expenses | 513,944 | 168,277 | 345,667 |
| Official Publication | 48,497 | 46,540 | 1,957 |
| Future Convention Reserves | 29,581 | 102,118 | (72,537) |
| Field Expense Allowance | — | 92,457 | (92,457) |
| Fraternal Activities | 648,248 | 826,238 | (177,990) |
| Data Processing Supplies/Expenses | 75,487 | 118,748 | (43,261) |
| Marketing Consultant Fees and Expenses | 79,889 | 251,891 | (172,002) |
| Total | \$7,150,790 | \$6,128,598 | \$1,022,192 |

GCU Subsidiary Operations - Year 2018*

| | GCU Holding & Subsidiaries | GCU Holding Co. | GCU Real Estate Co. | Seven Oaks Country Club | GCU Agency Inc. |
|----------------------------|-------------------------------|--------------------|------------------------|----------------------------|--------------------|
| Equity , Beginning of Year | \$ 8,068,121 | \$259,041 | \$ 1,936,540 | \$ 5,816,301 | \$ 56,239 |
| Profit or (Loss) for Year | (1,097,382) | (45,305) | (70,333) | (982,409) | 665 |
| Capital Contribution | 3,312,634 | — | — | 3,312,634 | — |
| Equity, End of Year | \$10,283,373 | \$213,736 | \$1,866,207 | \$8,146,526 | \$56,904 |

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

Attention Residents of California, Connecticut, Florida & New Jersey

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

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

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

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

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

THIRD PARTY DESIGNATION

Certificate/Contract/Policy Number: _____ Date: _____

Third Party Notice, Designee: _____
(Print Name)

Address: _____

I accept designation as a third party.

Signature: _____

Signature, Insured/Owner: _____

GCU 5400 Tuscarawas Road Beaver, PA 15009

GCU Executive & National Officers

Executive Officers



George N. Juba
President/CEO



Scott Schuetz
Executive Vice
President/COO



Tim Demetres
Chief Financial and
Risk Officer

General Counsel



**Atty. Theodore
Trbovich**
General Counsel

Board of Directors



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



Gregory N. Vladika
National Director
Chairman of the Board



George Kofel
National Director
Vice Chair &
Secretary of the Board



Melanie Basl
National Director



Dorothy Ann Foran
National Director



Lisa Gulibon
National Director



Michael W. Karaffa
National Director



Barbara Kushner
National Director



David A. Oleksa
National Director



John W. Oslick
National Director



Atty. John J. Urban
National Director

Honorary Officers



Catherine "Kitty" Cherevka
Honorary Officer



Patricia Dietz
Honorary Officer



Michael I. Roman
Honorary Officer



Martha Seech
Honorary Officer



Helen Yurko
Honorary Officer

GCU Home Office Management



Marilyn Dyrwal
New Business & U/W Leader



John P. Harbist
Compliance Director



Damian Martino
Technology Director



Jeremy Nichols
Controller



Pam Prodonovich
Operations Service Leader



Gary Sorensen
Sales & Distribution Management Director



Basil M. Wahal
Marketing/Fraternal Communications Director

GCU Home Office

Extended Hours of Operation

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

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

The Home Office will be closed on Good Friday, April 19. Hours will resume on Monday, April 22.



Are You Enjoying the GCU Magazine?

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

Executive Officers

George N. Juba

President/CEO
5400 Tuscarawas Road
Beaver, PA 15009

Scott Schuetz

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

Tim Demetres

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

Elected National Officers

Very Rev. Richard I. Lambert

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

Gregory N. Vladika

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

George A. Kofel

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

Melanie Basl

Board of Directors
3601 Watchill Road
Munhall, PA 15120

Dorothy Ann Foran

Board of Directors
993 Peace Street
Hazleton, PA 18201

Lisa Gulibon

Board of Directors
208 Harleysville Pike
Souderton, PA 18964

General Counsel

Attorney Theodore M. Trbovich

General Counsel
511 Greenfield Avenue
Pittsburgh, PA 15207

Michael W. Karaffa

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. Sufleta, Assitant Athletic Director
Ilona Dolinish, Fraternal-Publicity Director
Jason Marcin, Auditor
Bernard S. Shinko, Sergeant-at-Arms
Rev. John Cigan, Chaplain

District 7

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

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

District 15

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

GCU Lodges

District 5

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

Lodge 47—Binghamton, NY
Daria Shierly, Secretary

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

Lodge 92—Jessup, PA
Michaela Ann Mancak, Secretary

Lodge 182—Kingston, PA
Laure Marcin, Secretary

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

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

District 7

Lodge 7—Yonkers, NY
Deborah McDonnell, Secretary

Lodge 15—Trenton, NJ
Stephanie Hennessey, Secretary

Lodge 20—Philadelphia, PA
John Morenko, Secretary

Lodge 151—New York, NY
Marie Panchuk-Catanzaro, Secretary

Lodge 254—Hillsborough, NJ
Charles Bazara, 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
Rachel Lahita-Shank, Secretary

Lodge 994—Beaver, PA
Susanne Juba, Secretary

Regional Lodges

Greater Hazleton Regional Lodge
Agnes M. Rohrbach, Secretary

Central Pittsburgh Regional Lodge
Catherine T. Cherevka, Secretary

Southeast Pittsburgh Regional Lodge
Mary Lou Salago, Secretary

Northwest Pittsburgh Regional Lodge
Steve Puluka, Secretary

Pittsburgh South Regional Lodge
Michael Pillar, Secretary

Lodges Not Assigned to a District

Lodge 18—Leisenring, PA
Sylvia Sitko, Secretary

Lodge 57—Brownsville, PA
Melody Yeardie, Secretary

Lodge 62—Punxsutawney, PA
Julie Brocious, Secretary

Lodge 66—Whiting, IN
Elaine Burbich, 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
John J. Katana, 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 Ellen Hritz, Secretary

Lodge 625—Johnstown, PA
Georgia Lehman, Secretary

Lodge 644—Akron, OH
Susan Irving, Acting Secretary

Lodge 999—Phoenix, AZ
Diane Papke, Secretary



Lisa Goodman
Professional Wellness Coach

Invested in Our Members' Wellness

Editor's Note: With the overall focus of our country on health and well-being, GCU is beginning a new series of articles featuring information to assist our members in this area. The articles will be written by professional health coach Lisa Goodman. These articles will build on the motto of the former Gymnastic Branch of the GCU, "A Sound Mind in a Sound Body."

What comes to mind when you hear the term "wellness?" Unless you find yourself reading up on personal health and wellness articles, you may not realize just how multi-faceted wellness is. There are actually eight components of wellness that are dependent upon one another in order to create whole body wellness or create total well-being. I refer to it as the **Wellness Wheel**. By understanding how to maintain and optimize each of the dimensions of wellness, one can reach an optimal level of wellness. Envision the function of a bicycle wheel for a moment.... the spokes inside the wheel have a purpose and if one or two of them are defective or happen to break, it affects the functionality and efficiency of the wheel as a whole. The Wellness Wheel is comprised of eight dimensions and all eight of them impact the mind, body and soul.

1. **Emotional Wellness:** Being attentive to your own thoughts, feelings and behaviors: Whether they are positive or negative in nature and accepting them. Do not be afraid to seek out support if needed or be the one to provide support to others. Work on cultivating a more optimistic attitude, be accepting, and forgive yourself.
2. **Environmental Wellness:** Recognizing how decisions and actions impact the environment we live in and putting the best foot forward to maintain its natural integrity. Take the time to recycle, walk or bike whenever possible, support local businesses, including vendors such as farmers' markets. Be mindful of shutting lights off and conserving energy as well as water.
3. **Financial Wellness:** Having the ability to live within your means, including forming a healthy relationship with money and identifying ways to manage it. Visit with a financial advisor, create a self-budget, and set aside a specific percentage of income to savings on a regular basis. Know and understand your credit score.
4. **Intellectual Wellness:** Participating in lifelong learning and challenging the mind on an ongoing basis such as partaking in mentally-stimulating and creative activities. Make responsible and well-informed decisions. Play some brain games such as a crossword puzzle or Sudoku. Read books regularly. Try something new such as taking a dance course, learning a foreign language, or learning how to play a musical instrument.
5. **Physical Wellness:** Recognizing the need for and incorporating nourishing foods, physical activity, and sleep on a regular basis. Attending regular visits with your physician and minimizing risky behaviors such as drug and alcohol abuse. Strive to prepare a healthy meal at home at least three times a week. Try to eat a certain number of fruits and vegetables each day. Consume at least 64 ounces of water a day and swap out TV for an evening walk or bike ride. If you are a smoker – try to quit. Start a group fitness class with some friends or join one and make some new friends.
6. **Occupational Wellness:** Obtaining personal fulfillment from the work you do and performing tasks with honesty, enthusiasm, and engagement on a regular basis. Create a healthy work-life balance including taking time out for hobbies and taking a vacation. Set professional goals to pursue and join professional groups in your respective field.
7. **Spiritual Wellness:** Finding and developing meaning in life including finding a sense of purpose and belonging. Explore and embrace your religion and spiritual being. Give daily gratitude and practice meditation and mindfulness. Volunteer in your spare time and find ways to give back to others.
8. **Social Wellness:** Interacting with the world around us and the people in it. Find a club or a summer league to join. Schedule activities to do with friends on a regular basis such as walking every Monday after work. Try a digital detox and connect to others in real-time.

Keeping all eight of these components in top working order is not easy. Take some time and really evaluate all eight com-

Continued



Atty. John J. Urban

Lessons in the Law

Think Before You Ink

You've got all of your important documents in place... your will, powers of attorney and your deeds. You're set. Home free. There's nothing more to think about.

But then you have a falling out with a close friend and decide it's just too risky to leave the '67 Chevy to your buddy. You decide, instead to bequeath (give) the car to your favorite son.

You grab your will and draw a line through said friend's name, then write in the name of your son, carefully initialing and dating the change.

Congratulations, you've just nullified the document!

People think a small change to their will shouldn't require a trip to their attorney's office. The truth is, modifying that document in any way, could make the entire document null and void. I get it—you want to save a couple dollars. Your attorney may be able to add a codicil instead of drawing up a new doc-

ument., but can't make that determination unless you discuss the matter.

I have been seeing a troubling trend toward people modifying important legal documents themselves. These changes made on their own, may totally destroy validity of the document, which means they won't have a will in place.

Aside from a major life change, I recommend people review their documents every three to five years to make sure everything is still current. If you need to make a change, call your attorney for guidance.

The truth is, modifying your will in any way, could make the entire document null and void.

Our Members' Wellness

Continued from previous page

ponents of your personal wellness. Be objective – not harsh. Which area do you need to focus on or where do you feel you would benefit most? When setting goals for yourself, use the acronym **SMART**. These are goals that are **Specific, Measurable, Attainable, Relevant,** and **Time-based**. And remember to not overwhelm yourself with too many goals which is a sure-fire way to set yourself up for failure. For example, let's say you want to become more physically active because you would like to be able to chase your new grandson around without getting winded. An example of a **SMART** goal would be: walking for 15 minutes, two times a day, 5 times a week, for the next 6 weeks. You can easily fit this in (even in the wintertime) by

walking inside your own home for 15 minutes. It is a specific goal that is attainable, measurable, and has a deadline. Within 6 weeks of completing this goal, you will be reaping lots of benefits! By then it may be time to reevaluate and set another goal for yourself! However, if you miss some days, don't throw in the towel and say, "forget it." It happens – LIFE happens. Life is busy. Allow yourself some grace (emotional wellness) and remember tomorrow is a new day.

You are welcome to email me with any questions you may have at: Lisa.Goodman2013@gmail.com.



Archpriest
John Kachuba

Memories of My Personal Journey of Easter Basket Blessings

In preparation for the Great Fast my mind already is going to the celebration of the Resurrection of our Lord. I recently discovered old pictures of the blessing of Easter baskets, and celebrations of Pascha. For me it began as a very young child in Windber, PA. I was dressed in a suit, overcoat, bow tie and hat. My family would bring the baskets to the basement of St. Mary church in Windber, PA. The babas were wearing their best dresses and babushkas. The garb of “mid-century” dress was quite different than the way most dress to go to church in 2019.

When I turned eight my family moved to San Diego, CA. When Holy Angels Parish was in the process of being established, we were using the facilities of the Carmelite Monastery. Baskets were always blessed outside in the rose garden of the Monastery. There were no “baba” dresses or babushkas, or bow ties or overcoats to be seen. However, people were dressed in their finest and enjoying the warm Spring sun of Southern California.

After ordination to the priesthood, I

was sent by my bishop to pursue graduate studies in the Chicago, IL area. I was in residence at St. Mary Parish in Whiting, IN. The Midwest was different from Windber and San Diego. The parish was much larger and there were a whole lot more baskets to be blessed by Msgr. Basil Smochko and myself.

With my new graduate degree in hand, I went to my first assignment at St. Nicholas Croatian Parish in Cleveland, OH. Here the foods in the basket were a little different and for the first time I encountered a patiza, which I called a nut roll. The good people of St. Nicholas Parish introduced me to the cuisine of Croatia.

The next stop on my journey of Easter basket blessings was St. Gregory Parish in Lakewood, OH. The parish was small, but as time went on there were many more parishioners and consequently more baskets to be blessed in the church basement. At first I would only bless baskets on the Sunday of Pascha, but after it was pointed out to me by one of our liturgical scholars that the Gospel proclaiming Christ’s Resurrection was read at the Vigil Liturgy of Pascha, there was no reason to wait until Sun-

day, since most who attended the Vigil Liturgy would not be back the next day.

The next stop on my journey was the much larger parish of St. Stephen in Euclid, OH. Here there were again more baskets to be blessed and many more people to celebrate the Resurrection with, and again I had a new “family” to celebrate with.

I now find myself in the Parish of St. Mary Magdalene in Fairview Park, OH. Here the parishioners have the custom to share foods from their baskets after the blessing. It is nice to see the parish family celebrating the Feast of the Resurrection together.

Through all these years of my journey I have found that no matter what part of the country, no matter what the ethnic background, and no matter how small or large the parish is, the parishioners, after the many days of fasting during the Great Lent, are all eager to proclaim the Resurrection of our Lord. The blessing and sharing of “Easter food” is one way we can express our great joy and thanksgiving for our Lord, Jesus Christ, who suffered, died, and resurrected for us. I hope that this custom of blessing foods we have fasted from during Lent, will continue and be passed down for many generations.

I would like to take this opportunity to wish all of you a most blessed and joyful celebration of the Resurrection of our Lord.

Christ is Risen!
Indeed He is Risen!

The blessing and sharing of “Easter food” is one way we can express our great joy and thanksgiving for our Lord, Jesus Christ, who suffered, died, and resurrected for us.

Project Wow! Brings GCU into the Modern Era of Digital Transformation

GCU is pleased to announce a multi-year agreement with Equisoft to consolidate all lines of business on a single, modern and agile policy administration system to enhance member and agent experience.

This joint endeavor has been titled Project Wow! The GCU plans on creating a “wow” factor for both members and agents with this new comprehensive computer system. The project will focus on modernizing GCU’s core system by implementing and providing cloud services for the Oracle Insurance Policy Administration platform. The project will also provide an enhanced member and agent digital experience using the InsuranceElements solution from Equisoft. This multi-year engagement will include implementation of all insurance and annuity products, the integration of leading-edge front-end tools (illustrations/quotes, e-app, agent and member self-service portals) and data migration from GCU’s existing systems.

Celebrating its 25th year, Equisoft is a global provider of advanced digital solutions in life insurance and wealth man-

agement. Recognized as a valued partner by over 50 of the world’s leading financial institutions in 15 countries, Equisoft offers innovative front-end applications, extensive back office services and a unique data migration expertise. The firm’s industry-leading products include CRM, financial needs analysis, asset allocation, quotes and illustrations, electronic applications, and client & agent portals.

Equisoft is Oracle’s main global partner for the Oracle Insurance Policy Administration platform, currently ranked the best policy administration platform according to recent analyst surveys.

With its business-driven approach, deep industry knowledge, state-of-the-art technology, and a growing team of over 400 specialized resources based in the USA, Canada, Latin America, South Africa and India, Equisoft helps financial institutions tackle any challenge in this new era of digital disruption. To learn more about Equisoft please visit their website: www.equisoft.com.

Privacy Policy

GCU 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.

The GCU Privacy Policy is as follows:

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:

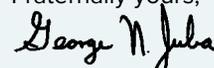
- Information we receive from you on applications or other forms.
- Information from medical tests requested by us or from your medical services providers (medical Information collection applicable to some life and health

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

Valentine's Day Candy Grams

In conjunction with Valentine's Day, on February 14, candy grams were delivered to students in their homerooms at West Mifflin Middle School. For \$1, students pre-ordered candy bars, choosing from several different varieties, for a friend, a teacher or staff member. A total of 1,042 candy grams were purchased. Upon delivery, students were seen hugging and thanking each other for the kind gesture of giving. The profit will be put toward purchasing classroom recess supplies for grades 4 and 5 as well as winter logo beanie hats for grades 6 - 8.

Kim Kolesar



Greenfield Community Parade - PTO Float and Gator-Aides Launch



In an effort to garner more financial support from the community and local businesses, the Greenfield K - 8 PTO started a donor recognition program called Gator-Aides, which expands our donor base beyond student families and past fundraising platforms. As part of Gator-Aides, donors are recognized in a variety of ways depending on their donation level. To build excitement and kick-off this fundraising opportunity, as well as to acknowledge our first batch of business donors, the PTO built a 12' x 9' x 16' float for the Greenfield Holiday Parade. The theme was Deck the Halls of Greenfield School. The school's art teacher worked with students to design



elements of the float. Over 50 students and their families walked with the float during the parade, some holding signs thanking the new donors. With each student and staff member designing a tile, every member of the school community was able to get involved in this event. The group happily walked through the neighborhood, greeting neighbors and showing Gator Pride. PTO members and parents constructed the float using GCU GoGive funds and donated supplies.

It was a great community-building exercise that demonstrated a bit of what goes on inside the school building to the surrounding community. The community response was extremely positive and raised a significant amount of donations for the organization. A second wave of donor solicitations will take place for the spring fundraising campaign.

Ammie Lynn Ribarchak

Giving

Annunciation of the Blessed Virgin Mary Parish Expansion



On St. Patrick's Day, Sunday, March 17, 2019, over 50 attendees visited Annunciation of the Blessed Virgin Mary for a luncheon of corn beef & potatoes, chicken & buttery carrots, spanakopita, broccoli soup and dessert. Irish melodies like "When Irish Eyes are Smiling" were sung by the Slavic congregation!

Christine Hulak and Ann Kandratino hosted St. Patrick's Day Jeopardy and everyone had "the luck of the Irish" winning prizes for their answers. Seven baskets were also awarded, one was won by GCU member Marie Panchuk. We thank the GCU Home Office for the support.

Christine Hulak | Lodge 151

St. Nicholas Church Parish Expansion

Dunellen, NJ. The St. Nicholas Church made piroghi for a sale on March 1 & 2, 2019. The event took place in the church hall. This is the second piroghi sale the church sponsored this year. The first sale was such a huge success that the workers decided to have another one. With the support of 32 volunteers, 270 dozen of the delicious potato and cheese piroghi were made and quickly sold out. Chairman of this event was Mike Majorczak. Fr. Jim Badeaux is the administrator at St. Nicholas Church and a great piroghi maker. The love the workers put into this project to support their beautiful church is amazing. St. Nicholas Church was established in 1924.

Mary K. Bannworth | Lodge 340



District 5

UPCOMING DISTRICT 5 EVENTS

1st Adopt-A-Highway of the Year (Weather Permitting)

Saturday, May 25

8:30 AM

Volunteers always welcome.

Contact Ed Dolinish at 570-562-2678

Spring Helping Hands Day at Holy Annunciation Monastery

Saturday, June 1

9 AM

Sugarloaf, PA

Byzantine Family Day at Knoebels Park

Sunday, June 2

10 AM

Elysburg, PA

Railriders Baseball Game & Tailgate

Saturday, July 20

Tailgate begins at 4 PM

Game time is 6:35 PM

Scranton/Wilkes-Barre Railriders vs.

Louisville Sluggers

PNC Field

235 Montage Mountain Road, Moosic, PA 18507

Contact Ed Keil at 570-824-1264

Annual Golf Tournament

Saturday, August 3

8:30 AM Shotgun

Sugarloaf Golf Club

18 Golf Course Road, Sugarloaf, PA 18249

Contact Ed Keil at 570-824-1264

Christ is Risen! Indeed He is Risen!

Hope everyone is enjoying spring and has a very Blessed Easter Season!

Jr. Bowling Tournaments | The District 5 National Junior Bowling Tournaments were held in Wilkes-Barre, PA on February 24, 2019 and in Binghamton, NY on March 10, 2019. The 12 children were treated to pizza and soda and received a McDonald's gift card from the district. Sarah Kumpon will be vying for a National Bowling Scholarship from District 5.



Above are bowlers from Binghamton, NY and at right are bowlers from Wilkes-Barre, PA.



Annual Hockey Outing | The annual AHL hockey game outing was held on Saturday night, March 16, 2019 at the Mohegan Sun Arena in Wilkes-Barre Township, PA. The Wilkes-Barre/Scranton Penguins faced off against the Providence Bruins with 63 GCU members in attendance. The game was a St. Patrick's Day celebration with the Penguins dressed in green; Tux, the team mascot, dressed as a leprechaun and Irish music playing. Fans received a Penguin's hat, a value meal voucher from McDonald's, a hot dog, chips and drink. The Penguins were victorious, 2-1 in overtime, which provided for an exciting finish with the teams playing 3 on 3 in the overtime period. A special events subsidy was provided by the Home Office along with lens cloths and three Target gift cards won by Bernie Shinko, Andy Sluko, and Rosemary Yadrnak. Thanks to the Home Office for all their assistance.



Andy Sluko with fellow Penguin fans Johnnie & Marge Hlavaty.

With Sympathy | Sympathy is extended to the family of Walter Dorzinsky who passed away on March 16, 2019. He was a District 5 Assistant Athletic Director for many years. Walt was an avid bowler and golfer who participated in so many GCU events on the national and local level. He was the referee for the District 5 Hoops contest and organized the Wilkes-Barre Jr. Bowling Tournament. He was also the van driver for the district's Adopt-A-Highway efforts. He will be sadly missed. Blessed repose and eternal memory. Vičnaja pamjat'.

Ilona Dolinish | Fraternal Director

District 15



Above are participants from the Children's Christmas Party and at right are participants from the After Christmas Party for the Sisters of St. Joseph.



January, February and March were busy months for District 15 members. The district hosted its Children's Christmas Party at the Main Event in Robinson Township, PA; the annual After Christmas Party for the Sisters of St. Joseph in Baden, PA; the Jr. Bowling Tournament at Baden Bowl; and the Adult No-Tap Bowling Tournament in Aliquippa, PA. Participation in District 15 events continues to increase every year.

Junior Bowling Tournament | The annual District 15 GCU Junior Bowling Tournament was held at Baden Lanes on Sunday, March 10. The kids had a great time. The extra help from Helen Musko and Tracy Popovich was greatly appreciated. The 14 bowlers ranged in age from 4 to 16. The event began with a lunch of pizza, pop, cookies and veggies for the bowlers and their parents & grandparents.

After bowling, the youngsters received participation medals fashioned like the Olympics and a gift card to Chick-fil-A from the district and a variety of giveaways provided by the GCU Home Office.

Leading the scoring for the juniors were the Allaman brothers with Ethan bowling a high single of 268 and a triple series of 592 and Ryan

CONTINUED



Junior bowling participants.

UPCOMING DISTRICT 15 EVENT

Annual Bunco and Luncheon

Saturday, May 11

11:30 Doors Open

12 NOON Lunch is served

\$30 ticket

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

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

The Bunco Luncheon is the District's Matching Funds Project this year and all proceeds will go to the Christopher Juba Rehabilitation Fund.

Chris was seriously injured in a terrible car accident in early January. His mom and dad report that Chris is in great spirits and making good progress, but he has a lot of work ahead. Our goal is to lighten the load a bit for Chris, and we look forward to your help and support in doing so.

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

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

District 15 CONTINUED

had a 224 single and a 567 triple series.

Congratulations to all the bowlers and thanks to the GCU for making this event possible, fun and free of charge to all the participants.

Adult No-Tap Bowling Classic | The annual No-Tap Bowling Classic was held Saturday, March 23. Many thanks to Janet Uram, Janet Stetzer, Mary Elizabeth Olack and Dorothy Peterson for their help at the event. The women’s actual winners were: 1st-Katie Kuzma, 2nd-Melanie Basl, 3rd-Christine Bero and 4th-Martha Seech. The women’s handicap winners were: 1st-Rose Bero, 2nd-Mary Elizabeth Olack, 3rd-Cindy Thomas and 4th-Kathy Kapaldo. The men’s actual winners were: 1st-Frank Harbist and 2nd-Bud Miller with Dan Butchko-1st and Eric Holley-2nd winning in the handicap event.

Katie Kuzma, Dan Butchko and Bud Miller bowled no-tap 300 games. Father and daughter, Brian & Delaney Stengel, took home prizes, too. Let’s just say they need to practice... a LOT more, before next year’s event.

Many thanks to Bill Uram and Paul Lebanik for organizing both the junior and no-tap bowling events.



Dan Butchko, Katie Kuzma and Bud Miller bowled no-tap 300 games.



Brian, senior award winner Alexa, and Sandy Stengel with Dorothy Peterson.

Senior Award | Alexa Stengel received the District 15 Senior Award during a presentation at Seven Oaks on Saturday, March 23. Alexa is the daughter of Brian & Sandy Stengel and the granddaughter of Dorothy Peterson, all members of Lodge 10. Alexa, a senior at Seneca Valley High School, worked with the Magee Women’s Cancer Center for her senior project of collecting personal care items for cancer patients. Rebecca Beers, Alexa’s Honors American Literature teacher wrote: Alexa is a very compassionate and caring person who genuinely wants the best for others... she ‘invests in the goodness of the community.’ Alexa plans to major in business, but she hasn’t decided which university she will attend. District 15 is happy to help Alexa work toward her goals and wishes her continued success.

Elizabeth Harbist | President

Bill Uram, Jr. | Athletic Director

Lodge News

Lodge 10

ALIQUIPPA, PA

Making Pirohi

On Friday, December 14, 2018 Lodge 10 members joined volunteers at St. Mary Byzantine Catholic Church in Ambridge, PA to make pirohi. St. Mary Church has been making and selling pirohi every Friday from September thru May for over 50 years. This particular Friday was a "GCU Matching Funds" day for the church. The church sold over 300 dozen pirohi (potato, cottage cheese, sauerkraut and lekvar) that day. Many of the church members along with



GCU Lodge 10 members from left (standing): Kathy Kapaldo, Rita Shuster, Martha Seech and Judy Kotula. Seated is Theresa Shuster.

members of the community donate their time during the week by peeling potatoes, cooking onions and the most important task - pinching pirohi on Friday mornings.

Kathy Kapaldo | President



Check presentation to Keystone Mission. Ed Keil, Mike Mokay, Sue Yurkanin and Ed Dolinish.

Lodge 17

OLD FORGE, PA

Parish Expansion

Lodge 17 assisted the parishioners at St. John Byzantine Catholic Church in Scranton, PA with their Lenten Homemade Piroghi sale. This was a Parish Expansion Matching Funds event. There are several Lodge 17 members who belong to the parish and help in the kitchen.

Community Checks Presented

Community Matching Funds checks were presented to Jeanie Sluck, program director at the Taylor Community Library; to Amy Everetts, the development director at the Women's Resource Center and to Sue Yurkanin, the executive assistant at the Keystone Mission. They were very appreciative of the generous donations.

Ham Bingo

St. Nicholas Church held their Matching Funds Ham Bingo on April 7. Hams were awarded as prizes instead of cash. This event included bingo, kitchen goodies of homemade pizza, haluski and baked goods along with several other fundraising activities. A full report will appear in the June issue.

Happy Easter!

Ed Keil | Secretary Treasurer



Check presentation to Taylor Community Library. Ilona Dolinish, Jeanie Sluck and Gina Keil.



Check presentation to the Women's Resource Center. Mike Mokay, Ed Dolinish, Amy Everetts and Ed Keil.

Lodge 47

BINGHAMTON, NY

Salvation Army Donation

Lodge 47 members Daria Shierly and Dottie Bakalar met with Salvation Army case manager Heather Main on February 5, 2019 to present her with a \$600.00 Matching Funds check from the Angel Tree Project following the Lodge 47 collection of toys in December 2018. For the second consecutive year, the Matching Funds check will be used to support Salvation Army's bread distribution program, soup kitchen, food pantry and breakfast/dinner services in the Greater Binghamton Community.



Daria Shierly, Heather Main and Dottie Bakalar.

National Junior Bowling Tournament

Whether it was your first time on the lanes like 4 year old Nathan Bakalar or you're a veteran like his 17 year old cousin Sarah Kumpon, the GCU National Junior Bowling Tournament on March 10, 2019 at Laurel Lanes in Binghamton, NY encouraged that bowling will continue to roll on!

Joining Nathan and Sarah were participants Jacob Cipar, Isaiah Ruck-Decker, Raegan Merges and Amelia & Julianna Wills, who filled the day with smiles, laughter and camaraderie to

make this annual event a favorite for Lodge 47.

The afternoon began with the junior bowlers treated to pizza, soda, popcorn, snacks and fruit. Parents, grandparents, spectators and friends also joined in the festivities and fraternalism. Afterward, each bowler was given a McDonald's gift card along with goodies from the GCU Home Office.

Everyone enjoyed the friendly

atmosphere and positive experience... a perfect combination with extra fun to spare!

Lodge 47 extends a special thank you to all the participants, everyone who attended to cheer them on, District 5 and the GCU Home Office. We always appreciate the support and are very thankful.

Daria Shierly | Secretary Treasurer



Lodge Secretary-Treasurer John Marko and President Georgeanne Frey presenting a check to pastor of St. Mary Church, Fr. Michael Kerestes.

Lodge 53

WILKES-BARRE, PA

Pizza Sale

The members of Lodge 53 held a pizza sale on Super Bowl weekend, February 2 & 3, 2019. The lodge sold 50 pizzas from Sanitary Bakery in Nanticoke, PA. Everyone enjoyed the pizza! The profit of \$360.00 was used to assist St. Mary Church with the winter heating bill.

The members of Lodge 53 and the parishioners of St. Mary Church want to send a big "thank you" to the Home Office for the grant and nice hand-outs everyone received with their pizza!

John Marko | Secretary-Treasurer

Lodge 69

POTTSTOWN, PA

Helping Hands Day

GCU members, parishioners and friends spent their available time cleaning up the area in and around St. John Church and the surrounding neighborhood. A dumpster was rented to dispose of the unwanted items. The area looks brighter.

Nancy Harding | Secretary



Jack and Kyle placing unwanted items in the dumpster.



Lucas & Emma Mihalko, Addison Newhouse and Claire Kuritz.

Lodge 81

UNIONTOWN, PA

Lodge 81 continued its charitable work through the Great Fast in the parish as well as the Uniontown Community.

1st Quarter Meeting

At the quarterly meeting held on Sunday, February 24, 2019 members discussed plans for the 14th Egg EggStravaganza. Lodge 81 is the primary sponsor of this event, which is a great success for the parish. Also discussed were donations to be made for the St. John ECF end of year bowling/pizza party.

Parish/Community

On the weekend of February 3 before and after weekend Divine Liturgies, Marcia Harrer, Gerry Dorobish, and Bonnie Balas organized the youth of St. John Parish, for the annual “Souper Bowl of Caring” collection. Donations from the parishioners totaled \$607.¹³, which was donated to the local St. Vincent dePaul Food Bank.

On February 10 the monthly coffee social recognized birthday celebrants including: Gerry Dorobish, Bonnie Balas and Theresa Petruska who was unable to attend due to a recent hospitalization.

At the ECF classes during early February, ECF

teachers who are also lodge officers (James Mihalko, Gerry Dorobish and Bonnie Balas) prepared icons with their classes. They were blessed at the Divine Liturgy on the 1st Sunday of the Great Fast (March 10), which commemorates the Sunday of

Orthodoxy-the Restoration of Icons.

Parish and community volunteering—Stephen Petruska cantored weekly Liturgies of Presanctified Gifts; Gerry Dorobish

CONTINUED



February Birthdays.



March Birthdays.

Lodge 81 CONTINUED

volunteered at the Mt. Macrina Religious Gift Shop and at Uniontown Public Library and Bonnie Balas taught weekly Pysanky classes during Lent to parishioners and members of the community. Many GCU members including Helen Ponzurick, Ann Kormanik, Norbert Duritsa, and Bernie Karoffa volunteer at the weekly pirohi project (over 300 dozen per week), which is a major fundraiser for the parish.

On Sunday, March 24, the Mon Valley Prototypesbytery held a day of reflection. Father Stephen Wahal presented a very moving and pertinent talk for the Lenten season entitled "Thy Kingdom Come." Many Lodge 81 members attended as well as other local GCU lodge members. A social following the presentation was sponsored by St. John Social Ministry. Cathy Phillips and Bonnie Balas helped to serve the soups, salad and other items available for refreshment.

The next quarterly meeting is scheduled for Sunday, May 19 after the Sunday Divine Liturgy.

Bonnie Balas | VP and Publicity Director



Preparing Icons.



Cantors David Vensko & Stephen Petruska.



Morgan Porter & Bonnie Balas at Pysanky class.



Fr. Stephen Wahal.



STUDENT COLLEGE LOAN SEMINAR

- ◆ ARE YOU LOOKING TO START COLLEGE AND NEED A STUDENT LOAN?
- ◆ ARE YOU LOOKING INTO STUDENT LOANS?
- ◆ ARE YOU LOOKING TO CONSOLIDATE YOUR STUDENT LOANS FOR REPAYMENT?

WEDNESDAY, JULY 17, 2019

6:00 P.M.

HOLY TRINITY RUSSIAN ORTHODOX CHURCH

401 E. MAIN STREET
MINERS MILLS, PA

PRESENTATION BY TONY E. CONNELL,
V.P., CITIZENS BANK

Topic – Student College Loans
Sponsored by
The Fraternal Societies of Northeast Pennsylvania

Reservations are required. RSVP by July 10, 2019
Call Charlotte L. Androckitis at 570-814-1611
or e-mail to clafkl@aol.com



Members who volunteered in the kitchen at the Ethnic Dinner.

Lodge 92

JESSUP, PA

Annual Ethnic Dinner

On Sunday, March 3 Lodge 92 held their 16th Annual Ethnic Dinner at LaSalle Auditorium hall. The lodge kitchen staff and volunteers put together over 170 takeout dinners before the beginning of The Great Fast. The funds raised from the dinner benefit various organizations in the Jessup community.

Easter Bake Sale

Lodge 92 worked alongside members of Holy Ghost Church at an Easter Bake Sale in LaSalle Auditorium on Saturday, April 13. Proceeds from the sale were used towards a Matching Funds project for the purchase of a new sign outside Holy Ghost Church.

Mark Barkowski | Publicity Director

UPCOMING LODGE 92 EVENT

Friends of Bruce Semon Jr. Golf Outing

Saturday, August 10

Wemberly Hills Golf Course
66 Club House Lane, Scott Township, PA 18447

SAVE the DATE!!

More info about this event will be available soon.

Lodge 93

NORTHERN CAMBRIA, PA

St. Valentine's Party & Wellness Program

Lodge 93 sponsored a St. Valentine's Party and a wellness program at St. John Byzantine Church. All ladies received a Valentine box of chocolate. The wellness theme included tips on lower back pain, neck pain, headaches, blood pressure and cholesterol. Refreshments were served and door prizes were drawn. Everyone liked the wellness theme and tips.



Wellness participants.

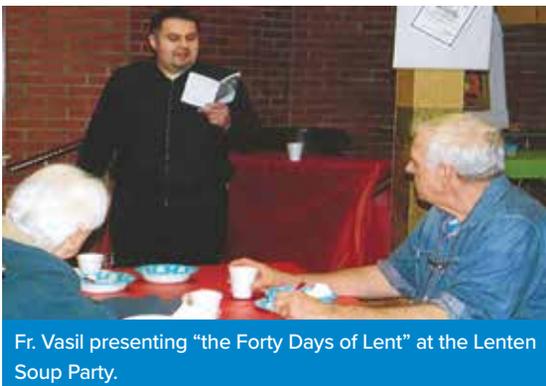
Lenten Soup Party

Lodge 93 sponsored a weekly Lenten Soup Party after the Liturgy of Pre-Sanctified Gifts. All were invited to the social hall for meatless soups. Special thanks to the soup chefs. Fr. Vasil Polyak, pastor of St. John Byzantine Church, presented the "Forty Days of Lent," a discussion on Eastern and Western Lenten customs at the first event.

St. Patrick Day Social

Lodge 93 sponsored a St. Patrick's Day social after Liturgy on Sunday, March 17. Desserts and refreshments were served. John Katana had a presentation on the history and legends of St. Patrick. Birthdays and anniversaries were also recognized. Door prizes were then drawn.

John J. Katana | Secretary



Fr. Vasil presenting "the Forty Days of Lent" at the Lenten Soup Party.

Lodge 109

LYNDORA, PA

Fasengy Celebration

On Sunday, March 3, 2019 Lodge 109 held its annual pre-Lenten Fasengy celebration at St. John the Baptist Catholic Church. The event featured a coffee social complete with pizza and salad as well as a variety of sweet treats before the Great Fast began the following day. Many of the parish children participated by wearing masks and costumes while they paraded about the church hall ringing bells and tooting horns to the sound of ethnic music in the background. A few of the adults also participated by wearing funny hats and dancing the polka.



Parish children dressed for fun and holding poles with bells attached, are accompanied by Deacon Paul Simko, wearing his Uncle Sam hat.

First Quarter Meeting

Plans were made for an Easter egg hunt on Palm Sunday, a bingo night for the veterans at the Butler Medical Center and a Matching Funds hoagie sale which will be held

on Thursday, May 9. The meeting attendees also looked forward to the annual Flag Day ceremony and luncheon discussing plans for the event.

Janet Uram | Secretary-Treasurer



A few of the members who attended the first quarter meeting.

Lodge 151

NEW YORK, NY

Celebration of Tchaikovsky

GCU members attended a Choral Divine Liturgy Celebration of Tchaikovsky at St. Mary Byzantine Catholic Church in New York City on Sunday, January 27. It was a spectacular Liturgy which was sung in English and Church Slavonic. The music was presented by the Theoria Chamber Choir with Andrew Skitko as director. Father Edward Cimbala celebrated the Liturgy with extra support from Bishop Kurt Burnette, Fr. Tyler Strand and other priests from the Hillsborough, NJ and Toms River, NJ areas. Refreshments were then served.

Inspiring Talk

Inspired by the Catholic Writer and Convert Scott Hahn, Dr. Maureen Daddona gave a talk on the concept of hitting a wall. Most people have experienced a problem which seems so big to get around, too high to climb, or too hard to break through. The weight of it seems to crush us to the ground. Scott Hahn declared one of the characteristics he finds most admirable in Catholics is their attitude. He stated they don't just stand there—they do something, they turn to God. Pray, but don't tell God what you want. Give up the troubles to the Holy Spirit

CONTINUED

Lodge 151 CONTINUED

and let God send the answer. Just be open to the truth that God sends you. Whatever the answer may be, you can be sure it is the best for you. Dr. Daddona concluded with the thought, “don’t tell God how big the storm is, tell the storm how big God is!” A special thank you to Dr. Maureen Daddona for her inspiring talk.

Lunch & Vespers

St. Andrew Church held a meatless Sunday lunch to begin the Lenten season. Parishioners made meatless dishes and shared them with others. The day concluded with Vespers celebrated by Fr. Nick Daddona. It was a great way to begin the penitential season of the Great Fast.



Members at the luncheon and Vespers.

Our Sympathy

Lodge 151 was saddened by the passing of member Michael Tkach. He died on March 13 at home at the age of 89. He is survived by his son Michael, daughters Maryann Kanza and Barbara White. Fr. Nicholas Daddona celebrated his funeral service at St. Andrew Church in Westbury. Burial was in St. Charles Cemetery. Vičnaja pamjat! Rest in Peace!

Marge Pajer Russell | President

UPCOMING LODGE 151 EVENTS

2nd Quarter Meeting

Sunday, May 19

1 PM

Gino's in Queens, NY

Contact Emily at 718-894-3377 if you are interested in attending or have questions.

Helping Hands Day

Thursday, May 23

St. Andrew Church

275 Ellison Avenue, Westbury, NY 11590

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

Contact Marge Russell at 516-307-1016

Luncheon & Show "Mame"

Wednesday, May 29

Westbury Manor

1100 Jericho Turnpike, Westbury, NY 11590

Contact Marge Russell at 516-307-1016

Flag Day Celebration

Friday, June 14

CP Center, Roosevelt, Long Island

Contact Marge Russell at 516-307-1016

Luncheon & Show "Mama Mia"

Wednesday, June 26

Westbury Manor

1100 Jericho Turnpike, Westbury, NY 11590

Contact Marge Russell at 516-307-1016

Visit to Belmont Racetrack

Thursday, June 27

Belmont Racetrack

2150 Hempstead Turnpike, Elmont, NY 11003

Contact Marge Russell at 516-307-1016



Barb Fleet, Karen & Dave Muransky and Emery & Sharon MacDonald.

Lodge 164

YOUNGSTOWN, OH

Founders' Day Brunch

On Sunday, February 17, Lodge 164 held a GCU Founders' Day Brunch at St. Mary's Social Center. A hot buffet breakfast of scrambled eggs, sausage patties, French toast, hash brown potatoes, orange juice, coffee and tea was served. A special decorated birthday cake for the GCU and Fr. Richard Lambert was enjoyed by the 19 attendees. A short first quarter meeting followed.

UPCOMING LODGE 164 EVENTS

Mother's Day Bingo Fundraiser

Sunday, May 12

Doors open at 4 PM

Bingo begins at 6:45 PM

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

Benefits The Rescue Mission of Mahoning Valley, the Community Kitchen & Veterans Outreach Trumbull & Mahoning Counties.

Flag Day Observance

Sunday, June 16

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

Father's Day Bingo Fundraiser

Sunday, June 16

Doors open at 4 PM

Bingo begins at 6:45 PM

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

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

Weekly Lenten Event

The Soup & Sandwich Lenten event was held after Presanctified Gifts Liturgy throughout the Lenten season. Parishioners enjoyed a meatless soup & sandwich prepared by Lodge 164 members. The first three Wednesdays netted over \$430.00 from attendees and the sale of quarts of soup. Sisters Bernarda & Leocadia of St. Basil the Great will benefit with GCU Matching Funds from the fundraiser.

Dr. Tom Sopkovich | President



Server David Muransky with cooks Barb Fleet, Karen Muransky and Jackie Leson.

Lodge 182

KINGSTON, PA

Holiday Party

Lodge 182 had their Holiday Party at Theo's Metro in Kingston, PA. Election of officers and presentation of the lodge's Fraternalist of the Year award to Mary Ann Evans were part of the event.

Mary Ann is an active lifelong member of Lodge 182. She served as secretary-treasurer and recommender for over 30 years. She

currently holds the position of treasurer. She has dedicated her life to the GCU and her church, St. Mary Byzantine Catholic Church in Kingston where she currently serves as president of the Rosary Society and has taught ECF classes for over 40 years. She has three children Dr. John Evans and his wife Colleen Evans, Marlene



Members at the Holiday Party.

Williams and her husband Jonathan Williams, and Laure Marcin and her husband Jeff Marcin. She has 5 grandchildren, Jonathan, Kristina, Meghan & Dorianna Williams and Jason Marcin. All of her children and grandchildren are very active members of GCU Lodge 182, several are lodge officers. Mary Ann has exemplified the true meaning of fraternalism and has passed this legacy on to her entire family. Congratulations Mary Ann and keep up the good work!

Laure Marcin | Secretary



Lodge President Colleen Evans presenting Mary Ann Evans with the Lodge 182 Fraternalist of the Year Award for 2018.



Volunteers who helped at the recent Helping Hands Day. Maria Terza, Maddie Pochatko, Irena Pochatko, Macrina Pochatko, Dorianna Williams, Mary Ann Evans, Marlene Williams, Julianna Pochatko, Meghan Williams and Mary Ann Savage.

Lodge 268

MINGO JUNCTION, OH

Donation

Lodge 268 in Mingo Junction recently made a second donation of food to Indian Creek High School's Food Pantry. Principal Louis Retton said since this program began, school attendance is up and suspensions are down. Any child that needs food in the evening or for the weekends is welcome to come into the office and take what they need. A large sign hangs over the shelves that reads "Take what you need, leave what you don't." Principal Retton is very grateful to the GCU for supporting this very worthy cause.

Carla Gasser | President



Sara & Carla Gasser inventory the lodge's food donations.

Lodge 271

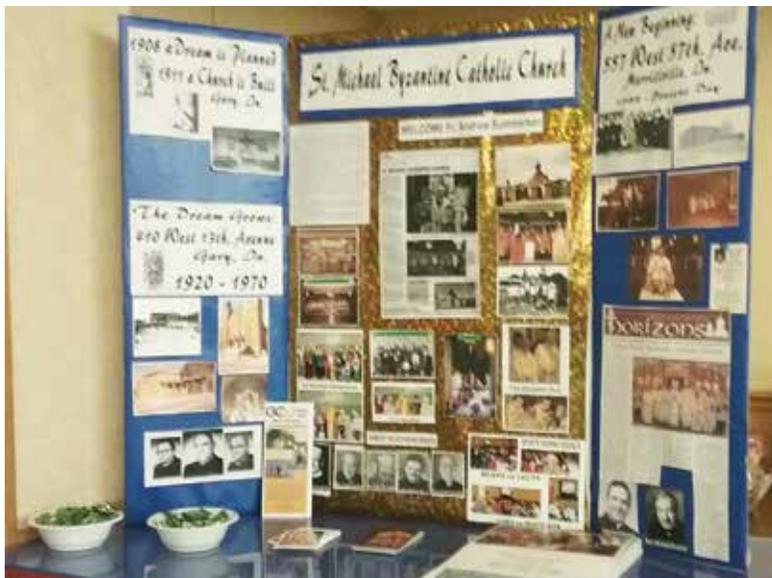
ORLAND PARK, IL

Lenten Pilgrimage

Lodge 271 supported the Fellowship of St. Ephrem with their 2nd Annual Lenten Pilgrimage for the Byzantine Catholic churches of Indiana and Illinois. The event was held on Cheesefare Sunday, March 3, 2019 at St. Michael Church in Merrillville, IN. The pilgrimage included lunch, a talk about St. Ephrem and Vespers of Forgiveness.

The Fellowship of St. Ephrem was formed to create a sense of community among the parishioners of the five Byzantine Catholic churches in the two states. Deacon John Evancho from Annunciation Parish in Homer Glen, IL spoke about the extensive writings and poems authored by St. Ephrem. The day concluded with Vespers of Forgiveness led by the region's priests and deacons. The event was well attended by most of the churches and included over 90 participants.

Vicki Blidy | Vice President



A display showing the history of St. Michael Church in Merrillville, IN.



A table of Game Night participants.

Lodge 302

BRECKSVILLE, OH

Annual Game Night

The annual Lodge 302 Game Night was held on Saturday, March 9 at St. Joseph Activity Center. Lodge 302 provided a dinner of broasted chicken, pizza and refreshments. Members and friends brought appetizers and desserts for everyone to share. Approximately 25 people were in attendance to spend a fun winter evening with friends.

UPCOMING LODGE 302 EVENT

Memorial Day Service

Sunday, May 26

Following 10:30 AM Liturgy

St. Joseph Church
Brecksville, OH

Memorial Day

Join Lodge 302 for a special Memorial Day service following 10:30 AM Liturgy on Sunday, May 26. The service will honor current & retired military members and those who have passed away. If you are or know of retired or active military personnel that would like to participate, please assemble in the church vestibule 10 minutes prior to Liturgy. A light luncheon will be served after the memorial service in front of the church.

Diane Richey | Publicity Director



Members reciting the Pledge of Allegiance at the Founders' Day event.

Lodge 360

CAMPBELL, OH

Founders' Day

Lodge 360 celebrated GCU Founders' Day on Sunday, February 10 with guest speaker GCU Agent Randy Baden. Mr. Baden provided members and non-members information about great opportunities the GCU provides for individuals to invest in their future. He spoke about GCU life insurance, annuities and scholarships. A light luncheon was served at the meeting.

Lisa Kinnick Romito | Secretary-Treasurer

Greater Hazleton Regional Lodge

HAZLETON PA

It is suppose to be Spring outside, but it feels more like a winter day. The winds are howling and there is snow falling. Not a Robin in sight—so maybe it is still winter, hopefully it gets warm soon. It would be nice to see flowers pushing through the ground and Mother Nature preparing for warmer weather.

Pre-Lenten Bus Trip

The GHRL annual Pre-Lenten bus trip to Sands Casino, was held on Sunday, February 24 with a total of 51 people on board. As usual, refreshments were served, a 50/50 fundraiser was held and door prizes were awarded. This bus trip was a success, with many of the people also going to shop at the outlets.

Thank You!

Much thanks to all who help and participate in all of the GHRL events. The lodge earned a total of 24 points for the Lodge Compliance Awards project that the Home Office had for the year in 2018. The lodge is especially grateful for the additional funds it received. It is a great team effort—thanks again to all who help in whatever way they can.



Rick Hoppey, Judy & Al Kringer, Claire Lorince and Agnes Rohrbach at the Big Brothers/Big Sisters bowling event.

Big Brothers/Big Sisters Bowling Event

The lodge sponsored a bowling team on March 30 for Big Brothers/Big Sisters--(Rick Hoppey, Al & Judy Kringer, Claire Lorince and Agnes Rohrbach). It is always great to support a worthwhile organization that helps children.

CONTINUED

UPCOMING GHRL EVENTS

Blind Doubles No-Tap Tournament

Saturday, May 4
3 PM

Bowl-Arena
190 Susquehanna Blvd., West Hazleton, PA
Contact Agnes at 570-454-4869

2nd Quarter Meeting

Sunday, May 5
2 PM

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

Jr. Bowling Tournament-NEW DATE

Sunday, May 19
1 PM

Bowl-Arena
190 Susquehanna Blvd., West Hazleton, PA 18202
The March event was cancelled do to bad weather.
Contact Agnes at 570-454-4869

Spring Helping Hands Day at Holy Annunciation Monastery

Saturday, June 1
9 AM

Sugarloaf, PA

Byzantine Day at Knoebels Park

Sunday, June 2
10 AM

Elysburg, PA

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

Sands Casino Bus Trip

Sunday, June 16

Contact Agnes at 570-454-4869

42nd Annual Holupki Open

Saturday, July 13
10 AM Shot Gun Start

White Birch Golf Course
660 Tuscarora Park Road, Barnesville, PA 18214
Contact Agnes at 570-454-4869

Greater Hazleton Regional Lodge CONTINUED

Condolences

Condolences to the family of Walter Dorzinsky of District 5 who went to be with the Lord. He was a regular participant at local and national bowling and golf tournaments. Blessed repose and eternal memory.

GHRL Notes

The GHRL will be earning Parish Matching Funds in the month of June for St. John BC Church in Hazleton renovation work. Please give your support to this project; and thanks to all who helped support the April Community Matching Funds event.

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

As always, remember that dates are subject to change. If you are unsure about a meeting or an event, please feel free to call 570-454-4869, or if you are computer savvy, check out the GCU website for updates or new postings.

Hope all GCU members have a very Blessed and Happy Easter. Christ is Risen! Indeed He is Risen!

Until, next time, take care and May God Bless!

Agnes Rohrbach | GHRL Secretary-Activities Director

Central Pittsburgh Regional Lodge

Fat Saturday Event

Central Pittsburgh Regional Lodge (CPRL) members enjoyed their first ever Fat Saturday Celebration at St. John Chrysostom Byzantine Church in Greenfield-Pittsburgh. This was the first CPRL social event since becoming a regional lodge which was held on Saturday, March 2. It was great to see a turn out from all three parishes represented by CPRL.



CPRL Bowling Tournament participants.

Bowling Tournament

The first CPRL athletic event was a bowling tournament at Coral Lanes on Sunday, February 10. Members enjoyed bowling and prizes were awarded at the venue.

National Junior Bowling Tournament

The first CPRL National Junior Bowling Tournament was held at Coral Lanes on Sunday, March 24. The children enjoyed an afternoon of bowling, pizza and snacks.



Junior Bowling Tournament winners.



Central Pittsburgh Regional Lodge wants to connect with you. Please send an email to: CPRRegionalLodge@gmail.com to get connected with CPRL and stay up to date with upcoming events.

Melanie Basl | Publicity Director

Northwest Pittsburgh Regional Lodge

MCKEES ROCKS, PA

First Quarter Meeting

On Sunday, February 24 the Northwest Pittsburgh Regional Lodge (NPRL) held its first quarter meeting. Members were pleased to learn about the increase in the Matching Funds program to support lodge benevolent activities. The year includes plans for three of our Byzantine Catholic parishes, Holy Ghost McKees Rocks, Holy Ghost Northside-Pittsburgh, PA and St. Andrew Gibsonia, PA. Community programs will benefit the Slavjane Folk Ensemble, the local food bank and the VA Hospital Fisher House.

Steve Puluka | Secretary-Treasurer



NPRL members with the cake at the first quarter meeting.



Student leadership program at Robinson School.

Lodge 644

AKRON/BARBERTON, OH

Annual Card Party

Lodge 644 is gearing up for a busy spring season. Members are gathering door prizes and gift basket items for the annual lodge card party. The event is scheduled for Wednesday, June 12 at Saint Nicholas Church hall in Barberton. The theme for the event is "A Night in Italy." Viva Italia!

Simply Slavic Buffet

Lodge members will participate in preparing and serving ethnic foods including: pirohi, holubki and halushky for the Simply Slavic Buffet. The event is Wednesday, May 15 from 4-6:30 PM at St. Nicholas Church in Barberton. Cost is \$15.00 per person for the all you can eat buffet, dessert is included.

UPCOMING LODGE 644 EVENTS

2nd Quarter Meeting

Sunday, April 28
11 AM

St. Nicholas Church, Barberton, OH

Simply Slavic Buffet

Wednesday, May 15
4-6:30 PM
\$15 per person - ALL YOU CAN EAT

St. Nicholas Church, Barberton, OH

Caring Hands

Saturday, May 25

St. Nicholas Church, Barberton, OH

Night of the Aces

Friday, June 7

St. Emilian Church, Brunswick, OH

Annual Card Party

Wednesday, June 12
"A Night in Italy" Viva Italia!

St. Nicholas Church, Barberton, OH

Donation

At the last quarterly meeting, members agreed to donate \$200.00 to help offset start-up funds for the student leadership program at Robinson grade school in Akron. The program is based on developing leadership skills in young people through team-building, volunteer service projects and peer mentoring. Students are chosen by staff members from third through sixth grade classes. The group has monthly lunches to plan and brainstorm to make their school better for all students. Motivational speakers and staff advisors help the students towards their goal. The group receives matching t-shirts and recognition throughout the building. The students recently toured the Akron Ohio Food Bank. Last fall they sponsored a can drive to benefit the food bank.

Rick Schen | Publicity

Lodge 860

DETROIT, MI

Packing Lunches for the Less Fortunate

Lodge 860 members once again provided financial support through a Fraternal Grant, as well as physical labor to assist St. Nicholas parish. The parish made 100 sandwiches and packed them in lunch bags for the homeless.

The lodge purchased the supplies and alongside parishioners, helped assemble the individually decorated white lunch bags. The volunteers worked inside the parish social hall in Clinton Township, MI on Sunday, February 17, 2019. The lunch bags were delivered to a nearby homeless shelter.

Val Marszalec | Fraternal & Publicity Director



Lodge members and parishioners assembling 100 lunch bags to be delivered to a local homeless shelter. Photo by Nikolaj Nagrant.



Lodge volunteers who helped with the St. Patrick's Day dinner.

Lodge 999

PHOENIX, AZ

Valentine's Brunch & Bake Sale

On Sunday, February 10, Lodge 999 held a St. Valentine's Day Brunch and Bake Sale as a benefit for the Byzantine Seminary in Pittsburgh, PA. The event was well attended by members and parishioners at St. Stephen Cathedral. The event raised \$734.00 which was forwarded to the Seminary by the lodge.

St. Patrick's Day Dinner

A St. Patrick's Day dinner was held on Sunday, March 17 at St. Stephen Church. Fund raising tickets were sold starting in February in conjunction with the dinner. Fr. Diodoro drew the winning ticket at the dinner from the 175 tickets purchased. Proceeds benefitted Americare Hospice. Everyone enjoyed a meal of corned beef and cabbage.

Joanie Mahar | President

GCU Junior Bowling Tournament Dates

Greater Hazleton Regional Lodge

Sunday, May 19 at 1 PM **NEW DATE**

Contact Agnes Rohrbach at 570-454-4869

District 11

Saturday, April 27 at 12:30 PM

Contact John P. Minarish at 586-246-6859



All applications are available at GCUusa.com

[Members/Events/Month of Event/Find Location](#)

GCU Student Debt Program Continues in 2019

The GCU Board of Directors, at its March 2018 meeting, approved a budget for a new Student Debt Relief program. The Board realizes that many of our young members complete college with significant Student Debt. In an effort to address this issue, they have developed a program to assist GCU members with a portion of their Student Debt. The Board has once again established a budget for this program in 2019. The program is open to both new applicants and to those that received the award in 2018.

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 12/31/2018 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 on the GCU Website: 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 the initial application date.



For Your Information

Events

Helping Hands Day at Mt. Saint Macrina

Saturday, June 1
9 AM

Uniontown, PA

Contact Basil Wahal at the GCU Home Office
724-495-3400

Spring Helping Hands Day at Holy Annunciation Monastery

Saturday, June 1
9 AM

Sugarloaf, PA

Contact Agnes Rohrbach
570-454-4869

Spring Golf Classic

Friday, June 28 *New Date*

9:30 AM Shotgun Start

Seven Oaks Country Club
Beaver, PA

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

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

Mount St. Macrina House of Prayer Schedule

Candlelight Dinner for Married Couples

Friday, May 3

6:30 PM-9 PM

\$70 Offering per couple | Register by April 26

House Tours

Sunday, May 19

1-3 PM

By Laurel Highlands High School History Students

\$12 Adult Offering | \$6 Child Offering

Young Adult Retreat

June 21 - 23

Friday 7 PM-Sunday 11 AM

By Sr. Barbara Jean & Young Adult Team

\$110 Offering | Register by June 14

Mt. St. Macrina House of Prayer

10 West Main Street

PO Box 878

Uniontown, PA 15401-0878

Email: hpmsm@verizon.net

Website: sistersofstbasil.org



Byzantine Family Days

SAVE THE DATES

June 2, 2019 - 9th Annual Byzantine Catholic Family Day
at Knoebels Park - Elysburg, PA

July 25, 2019 - 99th Annual Byzantine Catholic Family Day
at Kennywood Park - West Mifflin, PA

To order tickets for either of these events, please visit



GCUusa.com

or call 800-722-4428 ext. 3809



Deceased Members

(Lodge-Member-City-State)

- 8309 George W. Ainscow, Sarasota, FL
8344 David V. Allen, Springdale, PA
860 Ursula Arney, Milwaukee, WI
994 Dorothy Axtell, Kokomo, IN
CPRL Robert Babski, Pittsburgh, PA
10 Elizabeth Back, East Palestine, OH
53 Janice M. Baer, Morrow, OH
GHRL Kathryn Barnasevitch,
Beaver Meadows, PA
8341 Thomas E. Barnes, Akron, OH
254 Catherine Barrek, Boundbrook, NJ
8358 Rosemarie Bartkowiak,
Stevens Point, WI
8304 Shizue Bayless, Helendale, CA
8344 Joyce E. Behler, Palmerton, PA
8344 Adelaide Bellotti, Yatesboro, PA
8358 Josephine Bergs, Edgar, WI
8344 Marian L. Bidleman, Indiana, PA
8344 Nicolas Blagojevic, Warrington, PA
8344 Elaine S. Bowen, Birdsboro, PA
8344 Josephine M. Bricker,
Hummelstown, PA
999 Alister Brownlie, Surprise, AZ
8344 Sylvia Brunner, Murrysville, PA
8344 Margaret Buli, Wilkes-Barre, PA
8304 Frank B. Burns, Walnut Creek, CA
8309 Albert Canzonieri, Marathon, FL
999 Leon Eugene Casavant, Phoenix, AZ
8344 Mary Belle Cassidy, Russell, PA
17 Basil Castner, Trenton, NJ
8344 Geraldine R. Causey, Sewickley, PA
83 Joyce Chiodo, Pittsburgh, PA
CPRL Patricia Chromey, Pittsburgh, PA
360 Helen Chuhanic, Aitkin, MN
182 Margaret Coach, Edwardsville, PA
GHRL Robert J. Condrick, Hazleton, PA
17 Jacqueline Corbett, Wilkes Barre, PA
644 Sonia Cutlip, Barberton, OH
8344 William Dague, Charleroi, PA
8358 Elaine G. Davidson, DeForest, WI
8344 Genevieve Davis, N. Braddock, PA
8344 Rose De Robertis, Stroudsburg, PA
8344 Jerry W. Diehl, Transfer, PA
945 Anne Dombroski, Lake Suzy, FL
53 Walter Dorzinsky, Wilkes Barre, PA
8335 Beatrice Dybus, Kearny, NJ
8344 Paul Dzmura, Fairview, PA
8344 Kathie Eberle, Leechburg, PA
258 June M. Euler, Valencia, PA
8344 Alfred Ewanick, Rural Valley, PA
340 James Falesky, Rahway, NJ
8344 Stella Fiem, Cokeburg, PA
8341 Joseph Franciscus, S. Lebanon, OH
8344 Jane Freiters, Chicora, PA
8344 Shirley Frycklund, Altoona, PA
8344 Goldie M. Gallino, Butler, PA
69 Frances Gasparro,
Newtown Square, PA
999 Velma J. Gatchell, Mesa, AZ
CPRL Mildred Gavulich, Pittsburgh, PA
8358 Gail Gendron, Brookfield, WI
8335 Mark J. Geusic, Berkely Hghts., NJ
8344 Regina C. Gigliotti, Cresson, PA
8304 Gwen Gionet, Oak Hills, CA
644 Mary E. Gless, Dallas, PA
GHRL Anna Gornal, Ebervale, PA
8344 Betty J. Grabowski, Springdale, PA
8344 Rose Graham, Pittsburgh, PA
8341 Betty F. Grantonic, Steubenville, OH
8344 Anna L. Greaves,
Huntingdon Valley, PA
8344 Mary Greenwood, Ellwood City, PA
8304 Kathryn L. Grooms, Riverbank, CA
8344 Cora I. Guest, Jeannette, PA
8315 Curtis R. Hadley, Lynnville, IN
401 Waneda Hancharick, Nanty Glo, PA
81 Mary Ellen Harden, Uniontown, PA
SEPRL Emma P. Harvey, West Mifflin, PA
8358 Floreen Harvey, Waupauca, WI
SEPRL William C. Harvey, West Mifflin, PA
8344 Harriet Hazlett, Hollidaysburg, PA
8358 David C. Helf, Kaukauna, WI
994 Donald Helterbran, Baden, PA
8344 Michael R. Herring, Nescopeck, PA
8309 Agnes J. Hickman, Ocala, FL
994 Edwin Hill, Beaver, PA
8344 Cheryl B. Holmes, Monongahela, PA
GHRL William Hook, Lansford, PA
8309 Stephen Hricko, Deland, FL
8344 Anna Marie Hunter, Pittsburgh, PA
860 Helen Hutsko, Kent, WA
8344 Michael C. Ialacci,
Upper Black Eddy, PA
8344 Anthony A. Iarrapino, Butler, PA
8344 Beatrice L. Imbrogno, Elco, PA
8344 Elinor W. Irvin, Pittsburgh, PA
8344 Hilda Jake, Carnegie, PA
SEPRL Joanne M. Jenco, West Mifflin, PA
8344 Catherine E. Jester, Elizabeth, PA
351 Margaret Jones, Indiana, PA
8341 Pauline Kearney, Westlake, OH
8344 Alice Keith, Imperial, PA
8344 Frederick Kerrin, Trafford, PA
8344 George Killeen, Pittsburgh, PA
8344 Norine Kirk, Beaver, PA
665 Edward A. Kirschbaum, Whiting, NJ
8341 Jean C. Kline, Columbus, OH
CPRL Michael Kocan, West Mifflin, PA
8304 Theresa Kolodge, Dana Point, CA

CPRL Michael P. Kopa, High Point, NC
 8344 Ceil Korea, Duryea, PA
 8344 Genevieve Kotch, Edwardsville, PA
 8344 Reine Kovach, Carnegie, PA
 8344 Mary A. Kramer, Pittsburgh, PA
 NPRL Jane Krenitsky, Monroeville, PA
 SEPRL Robert Kugler, McKeesport, PA
 697 Elizabeth Lako, Morgantown, WV
 8344 Irene M. Lankiewicz, Gibsonsia, PA
 8326 Robert E. Lee, Vanderbilt, MI
 8344 Virginia B. Lerew, Middletown, PA
 CPRL Joseph Lesko, Homestead, PA
 8344 Geraldine P. Leslie, Wexford, PA
 8344 Earla G. Lewis, Pittsburgh, PA
 360 John Louis Lightner,
 Youngstown, OH
 NPRL Virginia Linger, Beaver, PA
 302 Gene D. Linhart, East Palestine, OH
 8313 William Linko, Joliet, IL
 8344 Theresa Lipp, Tamaqua, PA
 15 Eva June Lobue, Trenton, NJ
 336 Natalie Loya, Parma, OH
 8344 Mary A. Lubarski, Hermitage, PA
 8326 Bruce A. Lundsten, Williams, MN
 66 Ann Marie Macey, Northville, MI
 254 Stephen J. Marcinko, Manville, NJ
 8344 Ruth E. Martin, Pittsburgh, PA
 8344 Negie Marucci, Republic, PA
 8344 Joanne M. Massa, Warren, PA
 8344 John Mathews, Vandergrift, PA
 PSRL Margaret Mathews, Pittsburgh, PA
 8344 Honora McCarthy, Pittsburgh, PA
 8344 Linda J. McClintock, Berlin, PA
 8344 Joan McFarland, Ellwood City, PA
 8304 Marilyn Micaletti, Laguna Woods, CA
 8302 Donna M. Michal, Surprise, AZ
 8335 Joseph Mihalik, Clifton, NJ
 211 Jean M. Mikulis, Dallas, PA
 8344 Adolph J. Miller, Bangor, PA
 8344 Elaine M. Miller, Douglassville, PA
 945 George Misiura, Clarks Summit, PA
 8309 Stefan Misterowicz, Ocala, FL
 8344 Dorothy E. Mowry, Canonsburg, PA
 8344 Virginia P. Myers, Warren, PA
 8344 Faye Negley, Butler, PA
 8341 Doris L. Niederhiser, Salem, OH
 66 Frank Nowak, Whiting, IN
 GHRL Agnes M. O'Donnell, Freeland, PA
 271 June M. Ohlson, Crete, IL
 8344 Dorothy Oronatti, Warren, PA
 8344 John A. Ostop, Greensburg, PA
 999 Joseph B. Peet, Phoenix, AZ
 271 John Petrisko, Orland Park, IL
 8344 Margaret Piskor, McKeesport, PA
 8327 David L. Plante, Mentor, MN
 665 Fred Popovich, Oceanport, NJ
 8344 Richard Powers, Pittsburgh, PA
 CPRL Joan Preziosi, California, PA
 8357 Coralene Pugh, Morgantown, WV
 182 Eleanor Putprush, Edwardsville, PA
 999 Nancy Radice, Goodyear, AZ
 8304 Joseph Radvansky, Palm Desert, CA
 8344 Lowell J. Randolph, Indiana, PA
 8358 Larry Reiton, Milwaukee, WI
 8360 Jane E. Renn, Tega Cay, SC
 8304 Robert Riley, Laguna Niguel, CA
 8315 Thomas Riordan, Schererville, IN
 8344 Mary Robinson Hammond,
 Clairton, PA
 8344 Irvania E. Sabaday, Pottsville, PA
 351 Albert Sasala, Pittsburgh, PA
 235 John Savulak, New Hartford, CT
 8344 Rose Schierer, Indiana, PA
 8344 Donald T. Schneider, Cabot, PA
 8344 Fannie Seals, Youngstown, OH
 999 Paul Secunda, Pittsburgh, PA
 8344 Carol Segorek, Vandergrift, PA
 254 Peter Semenick, Saylorsburg, PA
 625 Phyllis Sgrignoli, Enola, PA
 8344 Sandra Shaffer, Indiana, PA
 8344 Martine H. Shupard, Harleysville, PA
 8344 Arthur Silfin, Avoca, PA
 8344 Martha C. Skovensky, Johnstown, PA
 8358 Edwin Smith, Medford, WI
 8344 Richard T. Smith, Allentown, PA
 CPRL Jean Solomon, New Kensington, PA
 57 Mary Sostak, Lemont Furnace, PA
 66 Diane R. Stassel, LaPorte, IN
 999 Betty S. Steele, Peoria, AZ
 NPRL Michael J. Stefanick, Pittsburgh, PA
 665 Theresa Stern, Allentown, PA
 8344 Dorothy Stevenson, Ellwood City, PA
 8344 Cornelius Stoernell, Pittsburgh, PA
 8344 Genevieve Stremba, Reading, PA
 8344 Martin J. Swovick, Altoona, PA
 SEPRL Pauline Marie Syrko, Donora, PA
 8344 Olga Tarasuk, Waynesburg, PA
 8358 Adair Templin, Glendale, WI
 8344 Margaret Timura, Portage, PA
 8313 Gloria A. Tomlinson, Rushville, IL
 8344 Frances Vandergrift,
 West Brownsville, PA
 NPRL John J. Victoria, Pittsburgh, PA
 CPRL Helen Vogt, Pittsburgh, PA
 321 Richard E. Wajdic, Latrobe, PA
 8344 Richard T. Waldron, Stroudsburg, PA
 8344 Lamar Walker, E. Stroudsburg, PA
 8327 Jean Walters, Brookfield, WI
 401 Roland T. Warzel, Belsano, PA
 945 Albert Washinko, Frisco, TX
 SEPRL Bonnie Werner, South Park, PA
 360 Filomena R. West, Campbell, OH
 8304 Marion E. White, San Diego, CA
 999 John Wogan, Williamsburg, VA
 945 Anna Woollam, Scranton, PA
 8309 Susan A. Wright, St. Pete Beach, FL
 GHRL Joseph Yocum, Drums, PA
 GHRL Elizabeth Yurcho, Hazleton, PA
 8344 Dorothy E. Yutzy, Somerset, PA
 211 Mary Ann Zavacky, Somers Point, NJ
 8358 Elsa M. Zepnick, West Allis, WI
 8344 Stanley Zorich, Warren, PA

Rememberances

Walter “Lefty” Dorzinsky

Walter “Lefty” Dorzinsky, 93, a lifetime resident of Wilkes-Barre Township, PA fell asleep in the Lord on Saturday, March 16, 2019 at Gino J. Merli Veterans Center in Scranton, PA.

Born December 16, 1925 in Wilkes-Barre Township, the son of the late Michael & Julia (Yankovich) Dorzinsky. He was a graduate of the former Wilkes-Barre Township High School, Class of 1943. He played four years of varsity basketball and was voted most valuable player in his junior and senior years. He later furthered his education by attending machinist’s trade school. It was at the Wentworth Institute of Technology in Boston that he played baseball against professional teams from the New England area. Mr. Dorzinsky played professionally for the Carbondale Class D baseball team in the Phillies organization and the Hazleton Class D team with the former Brooklyn Dodgers organization. Lefty was a P.I.A.A. basketball official for thirty-eight years and was inducted into the Luzerne County Sports Hall of Fame. He was awarded the Sam Falcone award in 2003.

Following his formal education and in the tradition of his brothers who served in the Navy, Mr. Dorzinsky proudly served our country during the Second World War with the United States Navy in the Pacific Theater. He was Honorably Discharged from military duties on January 25, 1946 earning several citations including the Pacific Theater Ribbon with one star, the American Theater Ribbon and the Victory Medal.

Until his retirement, he was employed as a foreman with the former Air Products in Hanover Township and continued on as a consultant for several years.

He and his wife, the former Margaret

“Margie” Sochko celebrated 66 years of married life together on August 7, 2018.

A devoted and faithful lifetime member of Holy Assumption of Saint Mary Byzantine Catholic Church, North Wilkes-Barre, Mr. Dorzinsky served his parish in many capacities. He drove the parish van for over 30 years bringing the handicapped and aged to worship; he served as an usher, and most recently as acolyte for funeral and daily Liturgies. He will be greatly missed by all those who knew and loved him. He also held a lifetime membership in the Wilkes-Barre Township Post #815 of the American Legion.

When residents of Wilkes-Barre Township think of Mr. Dorzinsky, they think of giving. One of his most striking characteristics was his total service to all he came in contact with. In addition to the service to his church and fellow parishioners, he donated his time and talents as an umpire and referee for local high school sporting events. He served on the Wilkes-Barre Township Recreation Board for twenty years; he assisted with the construction of the Wilkes-Barre Township football field, Kennedy Park and Saint Joseph’s Youth League field.

Walt was the assistant athletic director of District 5 for many years. He also served as the referee at the district’s hoops competition throughout the early 2000’s. He was an active golfer and bowler at GCU district and national events.

He was an enthusiastic Philadelphia Phillies and Eagles fan who also enjoyed rooting for Penn State football.

He was preceded in death by a sister, Mrs. Christine Rokaski and brothers Joseph & John Dorzinsky.

He is survived by his beloved wife

Marge at home; the couple’s children, Michael G. Dorzinsky and his fiancée Cheryl Czekalski of Wilkes-Barre Township; Donna Schluter and her fiancé Ron Marquis of Easton, PA and Cynthia Dorzinsky and her companion Rick Wolensky of Wilkes-Barre Township, PA; Grandchildren, Krista (Ezra) Denman, Laura (Ian) Norris, Christopher Hughes and Juliauna Davis; Great-grandchildren, Miles, Audrey, Blakeslee, Margot, Abel and Harper; numerous nieces, nephews, friends, fellow parishioners and the veterans at the Gino J. Merli Veterans Center.

Funeral services for Mr. Dorzinsky were celebrated by Reverend Michael Kerestes. Interment was in the parish cemetery with military honors by members of the United States Navy.

The Dorzinsky family ask that all donation be made in memory of Walter to Holy Assumption of Saint Mary Byzantine Catholic Church, 695 North Main Street, Wilkes-Barre, PA 18705.

Eternal memory and blessed repose.

Sister Martha Elizabeth Moyta

Swiftly and unexpectedly, Sister Martha Elizabeth Moyta (formerly Sister Jerome) was taken to her heavenly home in the early evening of Monday, March 11, 2019. She had just attended the Liturgy of Presanctified Gifts, but did not show up for supper. Someone went to check on her, and it was evident that the Lord called her to Himself. How blessed for her to appear at the heavenly gates fortified by the Eucharist and the Holy Anointing!

Sr. Martha was born in Pittsburgh, PA, the only daughter of the late John & Elizabeth (Tirpak) Moyta. She entered the Sisters of St. Basil in Uniontown on August 1, 1945 from Holy Ghost Byzantine Catholic Church on Pittsburgh's Northside. Sister Martha made her Final Profession of Vows on August 28, 1953 in the presence of the late Bishop Daniel Ivancho.

With her 26 years of teaching experience, she became a member of the organizing team for the Religious Education Office in the Pittsburgh Archeparchy. In this capacity, Sr. Martha was a contributor to the *God With Us Series* for the Eastern Christian Formation program. Both working on the Series and giving workshops were part of Sr. Martha's expertise. After serving in the Pittsburgh Archeparchy, Sr. Martha then took these same talents to the Eparchy of Parma where she served for six years before moving into Pastoral Ministry at St. Therese Church in St. Petersburg, FL. Following 17 years of ministry there, Sr. Martha returned to the monastery where she was fondly referred to as "Mother Martha."

Even though her years of active ministry ended, Sr. Martha was always ready to help in any way she could, and in this, she was a true Martha. Visitors to the Gift Shop where she helped part-time could be sure of a warm welcome from her. Probably her best-loved ministry was to prepare and coordinate lodging on the grounds for the Annual Pilgrimage. For her this was a labor of love and a way to honor Our Mother of Perpetual Help by graciously welcoming the pilgrims. Adding a touch of beauty to the simple accommodations was her hallmark, both there and in the monastery. In hearing about her passing, one of the Sisters noted, "heaven will now be decorated, cleaned and rearranged."

In addition to all the ministries that were part of her religious life, Sr. Martha added her own special ministry of keeping in touch. She was always thinking of others during her life, and the presence of so many relatives and friends at her funeral gave witness to this fact.

In his homily, Archbishop William referred to the Gospel about the raising of Lazarus, which Sr. Martha requested be read at her funeral. One of the most powerful stories in the New Testament, and focusing first on Martha and Mary, it was evident why this was her choice. As noted in the Gospel, Martha was often busy about many things. However, in the end, she left her "busyness" and led Jesus to her brother's grave, where she learned first-hand the truth of Jesus' proclamation, "I am the Resurrection and the Life..." As we celebrate

Sr. Martha's life, we know that she, too, has left her "busyness" and now enjoys first-hand the truth of the Resurrection.

Sr. Martha Elizabeth was preceded in death by her parents and her brothers Nicholas, John, Edward and Daniel. In addition to her Sisters in community, she is survived by her devoted nieces and nephews and their families. Very Rev. Andrew Deskevich celebrated the Parastas Service on Friday, March 15. Concelebrants were Rev. Jerome Botsko, Monastery Chaplain; Archpriest John S. Kachuba, and Rev. Robert Karl. In attendance were Archpriest John G. Petro and Very Rev. Ronald P. Larko. The Funeral Divine Liturgy was celebrated on Saturday, March 16 by Archbishop William C. Skurla. Concelebrants were Rev. Botsko; Archpriest Kachuba and Rev. Karl. Very Rev. Ronald Larko served as Master of Ceremonies. In attendance were Archpriest John G. Petro, Very Rev. Robert Pipta and Rev. Stephen J. Wahal.

May God grant to his handmaiden, Sister Martha Elizabeth, eternal memory and peaceful repose.



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YOUR *Legacy.*

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5400 Tuscarawas Road
Beaver PA, 15009

GCUusa.com