



**GCU**

**Fraternal**

**Handbook**

*Revised January 2017*



# GCU Fraternal Officer Handbook

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Dear Fraternal Officer;

On behalf of the Board of Directors, the Executive Officers and the Fraternal Communications Department of the GCU, we extend our sincere gratitude and appreciation to you for volunteering to serve as an officer within your lodge/district.

You have taken on a most important role within our Society that is an extension of our Fraternal Communications Department in organizing and promoting the various social and athletic events for our members in addition to the fundraising and volunteer efforts that support our churches, communities, organizations and individuals in need of our assistance. The many good works and deeds we perform as a Fraternal Benefit Society on a lodge, district and national level continues to uphold the values and traditions of our forefathers since our founding in 1892.

In order to assist you in your role, we are most pleased to present to you the enclosed Fraternal Handbook that provides an overview of several aspects associated with our fraternal efforts as outlined in the Table of Contents.

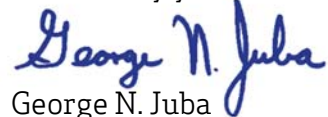
This is YOUR handbook, keep a copy on your computer or print one for your reference. As changes are made to our various programs, updates will be available online at [www.GCUusa.com](http://www.GCUusa.com).

When the time comes that you wish to retire from office, I ask that you please share this handbook with the next Fraternal Officer, and spend time with that person, assisting his/her transition into office.

Our Fraternal Communications Department is most ready, willing and able to assist you in making all of your events and programs successful! I encourage you to contact our Fraternal Communications staff who will provide to you their professional assistance and expertise!

Again, we thank you for serving in a leadership role within your Lodge/District that plays a most vital part in supporting our Mission Statement - **"Protecting Families, Promoting Faith and Fraternalism, Strengthening Communities!"**

Fraternally yours,



George N. Juba  
President/CEO

## **GCU Mission**

*“Protecting Families, Promoting Faith and Fraternalism,  
Strengthening Communities”*

### **Our Mission Strategy**

*Protecting Families* by providing a lifetime of quality life insurance and annuity products and educating our members on how our products provide a foundation for a total financial plan.

*Promoting Faith and Fraternalism* by offering support to various churches through volunteerism and benevolence as well as sponsoring activities for our members that encourage education, athleticism and personal development.

*Strengthening Communities* by supporting local, national and global causes through financial assistance and volunteer outreach as well as encouraging membership by inviting participation of individuals and families in local and national events.

### **GCU Vision**

To be the premier fraternal benefit society who educates its members through all stages of life on the importance of financial planning by providing secure GCU financial products and engages its members to positively impact society.

### **Our Core Values**

Our greatest core value is to glorify God in all that we do.  
From this foundation we embrace the following:

- Our strength begins with our members
- We practice fiscal responsibility
- Our product line is of the highest quality
- We value our teamwork concept
- We are committed to quality service

## GCU Fraternal Objectives

GCU is committed to developing awareness among our members, and non-members in our local and national communities that belonging to our Fraternal Benefit Society is beneficial to them financially, emotionally and psychologically. These additional benefits make GCU stand out from other societies and commercial financial service firms.

In order to maintain our high standards, the GCU Fraternal Communication Department aims:

- To promote fraternalism among our members, their churches and communities by providing them the tools and resources to demonstrate integrity, strong character, love of family and faith, and impact positively on their communities.
- To provide service and benefits in a timely manner, and hold true to our traditions and culture while growing and maintaining relevance in the changing world environment.
- To educate our youth on the importance of academics, personal development, athleticism, church and community service and tolerance as well as ethical treatment of the environment, humankind, and animals, and provide opportunities for them to grow in these areas.
- To provide funds for social, athletic, benevolent and charitable activities through coordinated programs at the local, regional and national levels.
- To manage all fraternal activities in a fiscally responsible manner so as to contribute to the long term financial stability of GCU.
- To improve communication and partnership amongst all officers, members, clergy, and community leaders via phone, email, direct mail, GCU publications, newsletters, web interactions, surveys and face-to-face meetings in order to share best practices among all lodges.

## Requirements for Lodges

1. Minimum of *three elected officers* who shall serve as President and Secretary, and one other additional officer.
2. Each lodge must be represented at their respective District Annual Meeting. *(Not applicable to lodges not within a GCU District.)*
3. Each Lodge must hold regular meetings *at least once in each quarter* of the year. Annual meetings are held in the months of October, November or December. The Annual meeting can also serve as the 4th quarterly meeting.
4. In addition to the meetings, a lodge must have *at least four activities*. Some of the activities can be combined with the quarterly meeting requirement.
5. Quarterly reports (minutes, attendance, activity and volunteer report, Treasurer's report and bank/financial institution statements) must be submitted to the Fraternal Communications Department *on the forms provided* by the Department. **A roster of lodge officers must accompany the annual meeting report.**

Forms can be found at [www.GCUusa.com/FraternalTools](http://www.GCUusa.com/FraternalTools).

6. Must submit a tentative Calendar of Events for the following year to the Home Office following the annual meeting.
7. The Home Office may require additional documentation with respect to reimbursements.
8. As a general rule, a minimum attendance at a meeting of the membership to constitute a quorum should be as follows:

Membership of	150 or less	=	5 members
	151-500	=	10 members
	501-1000	=	15 members
	Over 1000	=	20 members

All in attendance must sign the attendance roster.

8. The lodge roster counts as of 12/31 are used to determine subsidy.

## Maximum Operating Funds to Receive a Subsidy (Lodges)

The purpose of the GCU Subsidy is to provide funds to assist the lodges' activities throughout the year. If a lodge has over \$2,500 in various operating accounts (checking, savings, etc.) and special funds (scholarship, etc.) at 12/31, that lodge will not receive a subsidy for the upcoming year.

All information on lodge activities must be sent to the Fraternal Communications Department by January 31<sup>st</sup> of the following year for which the subsidy is applied.

*Please note: Subsidies alone should not be the only means to sustain lodge activities. It is a resource of funding which should encourage lodges to have fundraisers.*

## LODGES NOT ENTITLED TO SUBSIDY

Lodges who do not comply with the subsidy guidelines, will **NOT** receive a lodge subsidy for that particular year. These lodges will be defined as inactive, and if they do not become active, will become candidates for merger.

*NOTE: This information is in accordance with the states' MODEL FRATERNAL CODE and IRS requirements.*



## Requirements for Districts

1. Minimum officers that *must* be elected:

- President
- Secretary
- Treasurer-The offices of Secretary and Treasurer may be combined.
- Athletic Director
- One Auditor

2. Additional optional offices that *maybe* elected at the annual meeting, or appointed by the elected officers as necessary:

- Vice President
- Assistant Athletic Director
- Publicity Director
- Fraternal Director
- Sergeant at Arms/Standard Bearer
- Chaplain

3. The District President may solicit assistance from individuals or lodges within the district for the purpose of event planning and in seeking volunteers to conduct or assist with a specific event planned such as:

- Event Registration
- Publicity
- Pictures
- Submission of Articles for publication in the GCU Magazine or e-Mag

4. Must hold **two (2) events** per year *in addition* to nationally sponsored events, such as the Junior Bowling Tournament. It is suggested that one activity be social in nature and one be athletic in nature.

5. Must submit a tentative Calendar of Events for the following year to the Home Office following the annual meeting.

6. Must hold an annual meeting in either the month of October, November or December. Each subordinate lodge of the district **must** be represented at this meeting by at least **one** delegate, being 15 ½ years of age or older, in order to receive their respective lodge subsidy.

7. GCU Home Office will send Annual Meeting Delegate information to each district during September of each year, documenting the **maximum** number of delegates each Lodge **may** send to the Annual Meeting of the District.

8. The District President may issue calls for meetings of the officers of the district as needed for planning purposes or any other reason deemed necessary.

9. Reports (minutes, attendance, activity and volunteer report, Treasurer's report and bank/financial institution statements) of the Annual Meeting and each Officers Meeting must be submitted to the Fraternal Communications Department within 45 days of the meeting date. These reports must be submitted *on the forms provided* by the Department. A roster of lodge officers must accompany the annual meeting report.

Forms can be found at [www.GCUusa.com/FraternalTools](http://www.GCUusa.com/FraternalTools).

10. Subsidy funds may only be used for promoting fraternalism and camaraderie and for expenses incurred in planning events or for general supplies for the district. No part of the district's subsidy may be utilized as a direct donation to any charity, entity or person, except for those events sponsored by a GCU lodge, district or GCU Home Office. It is imperative to note that subsidy monies are meant to be used for fraternal events open to all members.

11. Fundraising and Matching Fund Events are optional.

12. Additional funding is available for districts through the District Grants Program. Districts may apply for up to **four** District Grants for a **maximum of \$2,000** (\$500 per grant) per calendar year.

13. A district may receive up to the maximum amount, to be determined by the GCU Board of Directors each year, in Matching Funds for the charity(s) of choice for the calendar year.

## Maximum Operating Funds to Receive a Subsidy (Districts)

The purpose of the GCU Subsidy is to provide funds to assist the districts' activities throughout the year. If a district has over \$10,000 in various operating accounts (checking, savings, etc.) and special funds (scholarship, etc.) at 12/31, that district will not receive a subsidy for the upcoming year.

All information on district activities must be sent to the Fraternal Communications Department by January 31<sup>st</sup> of the following year for which the subsidy is applied.

## DISTRICTS NOT ENTITLED TO SUBSIDY

Districts who do not comply with the subsidy guidelines, will **NOT** receive a subsidy for that particular year. These districts will be defined as inactive, and if they do not become active will become candidates for merger.

*NOTE: This information is in accordance with the states' MODEL FRATERNAL CODE and IRS requirements.*

## Fraternal Officer Duties

### PRESIDENT

- (a) Preside at all meetings.
- (b) Sign all checks with Secretary/Treasurer.
- (c) Vote in case of a tie.
- (d) Call special meetings when necessary.
- (e) Direct all lodge activities.
- (f) Enforce the Rules and Regulations of the Lodges and Districts and the Constitution and By-Laws of GCU.

### VICE-PRESIDENT

The Vice-President shall act for the President in all cases where the President is absent or unable to perform his/her duties.

### SECRETARY

- (a) Submit Meeting Reports (minutes & attendance) of every meeting to the Fraternal Communications Department by the deadline.
- (b) Submit Fraternal Activity & Volunteer Report after each meeting to the Fraternal Communications Department by the deadline.

### TREASURER

- (a) Collect all monies from members as well as other sources, give receipts for same, and keep record of same.
- (b) Deposit all such monies in the lodge/district treasury.
- (c) Sign all checks with the President.
- (d) Give a financial report at every meeting of collections and disbursements and the financial standing of the lodge/district.

*Note: When the Secretary and Treasurer's offices are combined, that individual will perform the duties of both offices*

### AUDITOR

- (a) Audit all financial records of the lodge/district at least annually.
- (b) Report any irregularities or other disorders to the lodge/district President and GCU President/CEO.

### SERGEANT-AT-ARMS/STANDARD BEARER

- (a) Maintain order and decorum as directed by the President.
- (b) Display the flag and banner as directed by the President.

### ATHLETIC DIRECTOR

The Athletic Director shall plan, facilitate and supervise all approved athletic events in accordance with regulations promulgated by the GCU President/CEO and National Board of Directors.

### FRATERNAL ACTIVITIES DIRECTOR

The Fraternal Activities Director shall plan, facilitate and supervise all approved fraternal activities and maintain frequent communications with the GCU Fraternal Communications Department.

### CHAPLAIN (CLERGY)

The Chaplain shall provide spiritual leadership for the lodge/district.

## Requirements for Delegates to District Annual Meeting

1. Lodges within an assigned district must have representation at their district annual meeting in order to receive the full lodge subsidy for the following year.
2. One delegate for every fifty (50) members, being 15-1/2 years of age or over, as of June 30th of the current year, may be elected to represent the lodge at district annual meetings. An appropriate number of alternates may also be elected.
3. The President and Secretary of the lodge will be automatic delegates to the district's annual meetings and not included in the above number. If they cannot attend, the lodge may send alternate delegates in their place.
4. Balloting shall be secret unless the majority of those members present and eligible to vote choose otherwise.
5. A majority of the votes cast, of those members being 15-1/2 years of age or over, present and eligible to vote, is required for the election of any officer, delegate or representative of a subordinate lodge, after publication of notice of said meeting at least one month prior thereto in the GCU Magazine, GCU website, lodge member mailer, or church bulletin.

## Requirements for Delegates to Convention per 2016 Bylaws

1. Each subordinate lodge in good standing is entitled to send qualified delegates to the Supreme Convention according to the following schedule:

One delegate	= 1 to 150 members.
Two delegates	= 151 to 250 members.
Three delegates	= 251 to 350 members.
Four delegates	= 351 to 450 members.
Five delegates	= 451 to 550 members.
Six delegates	= 551 to 650 members.
Seven delegates	= 651 to 750 members.
Eight delegates	= 751 to 850 members.
Nine delegates	= 851 to 1050 members.
Ten delegates	= 1051 to 1250 members.
Eleven delegates	= 1251 to 1450 members.
Twelve delegates	= 1451 to 1650 members.
Thirteen delegates	= 1651 to 1850 members.
Fourteen delegates	= 1851 to 2050 members.
Fifteen delegates	= 2051 members or more.

The number of adult insurance members (including annuitants) enrolled in the lodges as of the 31st of December preceding the Convention year shall be the basis for determining delegates.

2. Subordinate lodges shall elect their delegate or delegates, alternate or alternates no sooner than January 1<sup>st</sup> and not later than March 15<sup>th</sup> of the convention year and send the credentials of such elected delegates to the Home Office for appropriate action of the Credential Committee, as provided in Paragraph 66, of the GCU Bylaws.
3. For Subordinate Regional Lodges, the President, Secretary and Treasurer, per Paragraph 49(e) are delegates to the Convention. The Lodge can elect alternates for the President, Secretary and Treasurer at the annual meeting of the Lodge in the year prior to the Convention, or at a meeting conducted not later than March 15 of the Convention year. The credentials of such elected alternates shall be sent to the Home Office for appropriate action of the Credentials Committee, as provided in Paragraph 66, of the GCU Bylaws
4. For districts, the President and Athletic Director, per Paragraph 49(d) are delegates to the Convention. The district can elect alternates for the President

and Athletic Director at the annual meeting of the District in the year prior to the Convention, or at a meeting conducted not later than March 15 of the convention year and send the credentials of such elected alternates to the Home Office for appropriate action of the Credential committee, as provided in Paragraph 66, of these Bylaws.

5. Members of the GCU may be elected as delegates or alternates to the Supreme Convention provided they shall have reached age 18 years prior to the convention date, are members in good standing, paying subordinate lodge assessments, are citizens of the United States of America, and are members of the GCU two years or more and members of the subordinate lodge not less than one year on the 31<sup>st</sup> day of December preceding their election as delegate.
6. At the annual meeting of the Lodge following the Convention, subject to the approval of the Board of Directors, Lodges may adopt rules and regulations for the election of delegates to the Supreme Convention. Provided, however, only adult members present in person at the meeting of the subordinate lodges and districts, duly called for the election of delegates and alternates to the Supreme Convention, are eligible for election as delegates and alternates.
7. All credentials of duly elected delegates and alternates must be post marked not later than April 1<sup>st</sup> of the convention year, together with a copy of the lodge or district meeting minutes at which they were elected, and said minutes should include a list of who was in attendance at the meeting.
8. Individuals named in Paragraph 49 other than lodge delegates and lodge alternates must also have their credential post marked not later than April 1<sup>st</sup> of the convention year.
9. The limitation provisions contained in paragraphs 58-60 shall be inoperative in those states wherein the law provides that any insurance member shall be eligible for election to act or serve as a delegate to the Supreme or National Convention, and further, that members not reaching their majority shall have no voice or vote in the insurance affairs of the GCU. The State law shall prevail as to the qualifications of delegates and to the rights of minors.
10. Any member who has otherwise failed to comply with the duties of membership as set forth in the Charter and Bylaws cannot be a delegate.
11. In case of dispute as to who is the legally elected delegate of any Subordinate Lodge, Subordinate Regional Lodge or District, the Chairperson of the Board will conduct an investigation accordingly.
12. The expenses of the delegate shall be borne by their respective lodges and districts; however, nothing herein shall be construed as prohibiting the Supreme Convention of the GCU from subsidizing the meals, lodgings and traveling expenses of the duly elected delegates representing the subordinate lodges or districts, and any such subsidy shall be allocated as a convention expense.
13. A Credential Committee shall consist of five (5) members, (one chairperson and four members), at least two of whom shall be women, appointed by the Board of Directors from among the delegates-elect.



14. This committee shall sit at the GCU Home Office not later than thirty (30) days before the convention and shall pass on the credentials of the delegates-elect. Those approved by the said Credential Committee shall be notified immediately of their approval by mail and those not approved shall be notified immediately by certified mail by the said Credential Committee, giving the reasons for their disapproval and advising what is necessary to be done by the delegate-elect that he/she may be approved. Appeals from the action of the Credential Committee shall be made directly to the convention.

## How to Conduct a Successful Meeting

A successful meeting is one that covers the agenda and its objectives, allows the entirety of its participants to voice their opinions, spawns creative ideas and solutions and has identified the next steps in acting on those ideas, noting whom is responsible for the follow-through. The successful meeting should be long enough to cover the agenda, but short enough to stay interesting.

Meetings should be held in conjunction with planned fraternal activities in order to increase attendance and to make the gathering of members more enjoyable and interesting.

All officers should arrive prepared with the required reports and documentation as well as notes on new objectives and/or goals they wish to discuss. The President and Secretary should work together to create the agenda.

## Meeting Agenda/Rules of Order

Call to Order by Presiding Officer

Opening Prayer

Pledge of Allegiance

Roll Call of Officers

Welcoming of Special Guests and Visitors

**Old Business**

Distribution of Minutes from Previous Meeting

*It is not suggested for the Secretary to read these prior minutes as it is not time-efficient.*

Vote of Acceptance on Previous Meeting Minutes

*Requires a Motion to Accept and a Second to the Motion*

Reading/Distribution of Treasurer's Report

*Does not require motion of acceptance or second to the motion.*

Reports on Events & Activities since Last Meeting

Reports by the President, Fraternal Activities Director, Athletic Director, Assistant Officers, or special committees or organizers of said events.

*Does not require motion of acceptance or second to the motion*

Additional Unfinished Business

**New Business**

Reading and/or Distribution of Correspondence: *Includes mail and email*

Updates on Future Activities and Events in the Planning Process

Re-Cap of Next Steps in Planning of Upcoming Events and Assignments to Planners

Open Floor Request for New Ideas or Activities

Reports by Special Guests or Visitors (*if applicable*)

Election of Officers (*Only when applicable; 4<sup>th</sup> Quarter.*)

Announcements/Reminders of Upcoming Activities, Events and Next Meeting

**Adjournment and Closing of Meeting**

*Requires a Motion to Accept and a Second to the Motion*

Closing Prayer

## Meeting Dates & Report Submission Deadlines

**Lodge Quarterly Meetings** must take place during these months:

1 <sup>st</sup> Quarter	January, February or March*
2 <sup>nd</sup> Quarter	April, May or June
3 <sup>rd</sup> Quarter	July, August or September
4 <sup>th</sup> Quarter	October, November or December

**Lodge Quarterly Reports** must be postmarked, fax date-stamped or email date-stamped for submission to the GCU Home Office Fraternal Department by the following dates:

1 <sup>st</sup> Quarter	April 15 of the current year**
2 <sup>nd</sup> Quarter	July 15 of the current year
3 <sup>rd</sup> Quarter	October 15 of the current year
4 <sup>th</sup> Quarter	January 15 of the year following the meeting date

**District Annual Meetings** must take place during the months of October, November or December.

**District Annual Reports** must be email date-stamped, postmarked or fax date-stamped for submission to the Fraternal Communications Department by January 15 of the year following the meeting date.

If the district holds more than one meeting per year, the reports must follow the submission deadlines as stated above for lodges.

**\*Exception:** During a year in which the Supreme Convention is to be held, the Lodge must hold a meeting to elect delegates of the Lodge to the Convention *no earlier* than January 1 and *no later* than March 15 of that year. This meeting may be combined with the 1<sup>st</sup> Quarterly Lodge Meeting.

**\*\*Exception:** During a Supreme Convention Year, the Lodge Minutes Report and Attendance Report **ONLY** from the meeting at which Convention Delegates were elected must be submitted to the Executive Vice President/COO with all Convention Delegate Credentials *no later* than March 31.

## Fraternal Activities Explained

### What is considered a Fraternal Activity?

- A fraternal activity can be of a social, athletic or benevolent nature and can benefit members, a church or its parishioners, the community or a community service organization. Examples might be a social dinner, a fundraiser for the scholarship fund, a fundraiser to pay for church repairs, a spring clean-up at a local park, a sale or fundraiser to help a local cause, or a collection/drive.
- An event can be considered a fraternal activity when *more than one person from the lodge/district* is involved. For example, driving elderly persons from their homes to church on Sunday is a lodge activity if more than 1 lodge member is involved, even if these members rotate the driving schedule and only one person drives each week.
- An event is considered a fraternal activity when performed in conjunction with another organization, such as the lodge partnering with the local 4-H group to hold a bake sale.
- An activity can also be counted as a fraternal activity if it is performed in conjunction with the church, perhaps when volunteers help prepare food for the church picnic or volunteer at the local soup kitchen. *Note: this activity must be mainly sponsored by the lodge and not a normal function of the church i.e. weekly chorus practice and collection counting is not a fraternal activity.*

### How many activities must we hold per calendar year?

- A lodge *must* hold 4 activities per year minimum, but can hold any number over that as their time and funds allow.
- A district *must* hold 2 activities per year minimum, as well as any GCU nationally sponsored events, but can hold any number over that as their time and funds allow.

### What kind of activities should these be?

- Lodge: Of the four required activities, one activity *should* benefit the church members as a whole, one activity *should* benefit some part of the community as a whole, and one activity *should* benefit the youth. Some of the activities can be combined with the quarterly meeting requirement.
- District: Of the 2 required activities, one *should* be social in nature and one *should* be athletic in nature.

## How should we count our volunteer hours?

- On the Fraternal Activities & Volunteer Report, list the activity/event, the date and the number of persons who attended. For reporting hours, only count the hours of the volunteers who worked on the event, *not* the total number of attendees.

*Example: if your Lodge holds a Spaghetti Dinner and 8 volunteers worked 4 hours each of their time, you would count these 32 hours of total volunteering. You would not count the fact that 100 persons attended and that the event lasted 2 hours.*

- When counting the number of volunteers for an activity that is mainly sponsored by a GCU Lodge or District, count *all volunteers*, even those who are not GCU Members, as they are giving their time to benefit the GCU. Count *all* hours volunteered.
- When counting the number of volunteers for an activity that is mainly sponsored by another organization, (i.e. the church, a community group or other non-GCU entity) count *only* the GCU members who volunteered, and all of their hours. Do *not* count all volunteers as the majority will not be GCU members. These volunteers are giving their time not to the GCU but for the benefit of the other organization.

## Activity Requirements

### LODGE:

Each lodge must hold a minimum of **four (4) activities per year** to maintain active status. GCU suggests that lodges hold these types of activities for the enjoyment and betterment of their community and membership:

**Two (2) activities must involve community service** – which is defined as helping those in need or improving the community at large. Social activities that benefit a charity or cause will be considered community service.

Examples: fundraising events for a special cause or charity, food or clothing drive, beautification efforts for the interior or exterior of a community building, park or road, making blankets for the women’s shelter, etc.

**Two (2) activities should be fraternal social & support in nature** – which is defined as social, educational, cultural, religious, recreational, or patriotic activities; as well as activities necessary to maintain the local lodge, personal development of members, or those that advance our mission or build fellowship among members.

Examples include holding a special meal event, holiday party, a life insurance needs workshop, pysanky or icon workshop, Flag Day celebration, lodge picnic, etc.

### District:

Each district must hold a minimum of **two (2) activities per year**, in addition to nationally sponsored events, in order to maintain active status. “Nationally sponsored events” include the Jr. Bowling Tournament and any other Home Office mandated activities.

It is suggested that one (1) activity be **social** in nature and one (1) event be **athletic** in nature.

## Magazine Submission Guidelines

The GCU Fraternal Communications Department continues the tradition of producing a quality publication that highlights the achievements of our districts, lodges and people.

**To ensure timely editing for the GCU Magazine and online content, please submit all articles to [events@GCUusa.com](mailto:events@GCUusa.com).**

When writing an article, whether required due to fraternal funding or not, please include the following information:

- Name of the event
- Date of the event
- Where the event took place
- What lodge(s) or district(s) sponsored the event
- Person(s) in charge

*District 12 held a fundraising bingo on Monday, February 7, 2011 at St. John Church in Pittsburgh, PA. District officers Joe Smith and Helen Johnson were in charge.*

- Who and how many attended

*Example: The event drew over 100 people including GCU members, parishioners and several members of the local community.*

- What took place – important highlights of the event (not what kind of food was served or how many bingo cards were sold)

*The guests played over 20 games of bingo for gifts and cash prizes. Many of the gifts were donated by members. Guests were also treated to refreshments.*

- Who or what benefitted from the event

*The bingo raised \$1,000 which was split between our local Community Center and St. John Church.*

Finally, be sure to **list your name and office** so that you can receive credit at the end of the article.

Tip: avoid using “we” or “I” (first person pronouns) in magazine articles.

*Example: I invited local high school students to interact at the event. Better to say: Local high school students were invited to interact at the event.*

Articles will be reviewed and edited to fit the GCU publication requirements.



## Photo Submission Guidelines

Digital files are preferred and should be sent to [events@GCUusa.com](mailto:events@GCUusa.com)

If you are sending digital files, we accept the following files for publication:

- JPG
- TIF
- PDF

The files should be at least 300dpi.

### Helpful tips for photography

1. Fill the shot with your subject(s). Photos that contain one person standing in front of a wall (where the majority of the photo is the wall) are not interesting or attention-getting.
2. Get closer to your subject or use the camera zoom feature to bring the image closer to the person, so we can see the details.
3. With groups, try to use the people on the outside to frame the photo, this way you know that you are as close as possible. Unless you are at the Grand Canyon and you want that as the backdrop of your photo, it is always better to get as close a shot of your subject as possible.
4. Submitted photos that are dark or unfocused will not be published.

## Holding Fraternal Events & Activities

### Pre-Planning

When planning any event, the officers, members and frequent volunteers of the lodge/district should discuss these questions:

- What type of activity do we wish to hold?
- What is the event purpose and who will benefit?
  - **Community Service:** assisting those in need or improving the community-at-large. Social activities that benefit a charity or cause will be considered community service.
  - **Fraternal Social & Support:** social, educational, cultural, religious, recreational, or patriotic activities; as well as activities necessary to maintain the local lodge, personal development of members, or those that advance our mission or build fellowship among members.
- If a fundraiser, how much would we like to raise?
- What type of activity would be best and/or easiest to hold to raise this money?
- What has worked or not worked for us in the past?
- Whose approval should we obtain to be sure the date we select is appropriate?
- Are there any persons or groups we should involve to make the event more successful?
- What special considerations are there to planning this event (time of year, special dates, other activities that may interfere, etc.)?

### Leadership

Once the above questions have been answered, a Chairperson for the event should be chosen. This may or may not be a Fraternal Officer. The Chairperson should be diplomatic, organized and enthusiastic and should oversee the schedule of tasks and make any requests to the Home Office.

### Volunteers

The Chairperson should start with the Fraternal Officers of the lodge/district, delegating tasks and establishing a schedule. Next, the Fraternal Officers and Chairperson should help brainstorming other volunteers. Officers should assist the Chairperson with contacting these potential volunteers and asking them to help.

At this time, the Chairperson should be making a list of volunteers who have agreed to help and assign those persons tasks that they will comfortably complete. It is best to play to people's strengths, by asking persons who may have worked in a particular type of role in the past to also work on the same type of role on the current activity.

*Please Note: It is always a good idea to tell a potential volunteer what you want them to do and tell them why you feel that person will excel at this task.*

*Complimenting a person on what they do best is a great way to ensure they will say "YES" to your request for assistance.*

It is also a good idea to think about asking associated groups (youth of the parish, the Men's Club, etc.) to get involved. The cause for which the lodge/district is raising funds may be just as important for persons in this other group.

Students in Jr. High or High School may need to complete a certain number of 'Service Points' or Volunteer Hours for school. This provides lodges and districts an opportunity to involve young people.

### Promotion

People need to know about an event for it to be successful. The GCU Home Office can provide a number of helpful ways to promote the event, however it is a good idea to look into other ways to get the word out on your fundraising event. Try these ideas:

- Local newspapers-many offer an events section where listing an event is free
- Township or borough publications
- Public access TV channels-may offer a calendar of events
- Local websites
- Church bulletin or website
- Publications by the cause benefitting from your event
- Community bulletin boards-often in coffee shops, grocery stores, community centers, etc.
- Social media
- Email members-the Home Office is able to send e-blasts to existing members with an email address on file
- Email persons who have attended similar previous events

### Event Countdown

The Chairperson should have a calendar or timeline with tasks and deadline; which allows the leader to double-check assignments, or to make other arrangements if an issue arises.

### Back-Up Plan

The Chairperson's calendar should also note certain dates or times when a change in plans may need to occur. This happens often due to bad weather for an outdoor event, or if a certain number of attendees are required in order to be able to hold the event.

Creating a back-up plan may involve creating a deadline for registrants. If a minimum of participants are required by the event venue, be sure to find out what

date you can cancel the event without paying a penalty. In this situation, you would also need to have a plan for notifying attendees that had already registered, as well as a plan for returning any pre-paid registration fees.

If planning an event that is weather dependent, the Fraternal Officers and Event Chairperson may wish to have a contingency event in place. This might entail moving an event from outdoors to indoors, offering an alternate location, planning a 'foul weather date' or offering an alternate type of event.

### Delegating Authority

When you are in charge of planning an event, it is easy to get bogged down in details. Set yourself up for success and choose some people to help you. And don't let those persons take on too much either. Here is an idea of the helpers and their tasks you may wish to assign:

**Chairperson**-Keeps the agenda and timeline for the whole event, assigns deadlines, is the check-in person for all other volunteers

**Accounting**-Sometimes it's easier to let one person handle all the financial aspects. This person collects all receipts for expenses and deposits on this particular event, as well as completes the Financial Reporting form at the end of the event.

**Facilities Management**-This person oversees the location of the event. Tasks might include deciding where to hang promotional signs in the facility and how many signs would be needed; discerning where to set tables and chairs as well as any other physical objects and furniture; obtaining keys and being in charge of locking and unlocking doors, as well as checking the location at the beginning and end of the project and closing the facility (turn off equipment, turn off lights, etc.).

**Purchasing**-This job may include more than one person who is in charge of buying or requesting items for the event, such as door prizes, giveaways, etc. except refreshments. Always keep your receipts!

**Refreshments**-This person or team will handle all food and beverage at the event. This may include buying ingredients for cooking or buying soda or other ready-to-eat items. These persons are also in charge of setting up for the event, keeping all food trays fresh and refilling as needed, packing all leftovers, and cleaning up after the event.

**Sales**-These are the persons who will sell tickets to the event, or take orders for pre-paid items. These persons should be energetic, friendly and very talkative!

**Promotion/Publicity**-This person is in charge of getting the word out on the event. This may include contacting the Home Office to request flyers, calling the local paper, making signs for outside the church, sending an email blast, or contacting Officers by phone to pass the word. This person should also take photos at the event and write the magazine article, submitting within 1 month of the event to the GCU Home Office.

## 6 Tips for Great Events

**Have a plan and a goal:** You cannot call any event a success if you haven't set goals and objectives to accomplish. For a first time event, you may wish to plan small or have an idea of the minimum amount of money you need to raise in order for all your hard work to be worth it. And be sure to give yourself and volunteers enough time to put a plan into action. Trying to plan an event in too short a time frame guarantees headaches, cranky helpers and stress.

**Keep good records:** This includes reports, emails, correspondence and contact info of persons who helped you with their time, services, goods or advice. You might need more help in the future and you need to thank them.

**Try to get something for nothing:** Utilize your volunteers' resources and contacts to collect door prizes and other needed items or services. Many companies allot donation amounts for charities each month or year. If you can't get it for nothing, try to not pay full price.

**Don't do it all yourself:** Delegate tasks to others. During the planning of the event, if you can't get the number of volunteers you need, then it's possible the event is not of enough interest for it to be successful. In this case, try another type of event.

**Hold a post-event evaluation:** Discuss what worked, and what did not. Listen to all criticisms with an open mind. Make notes on how to improve in the future, what you wish you had done differently, and what worked well.

**Say 'Thank You' A LOT:** People need to feel appreciated. Try to say 'thank you' to every person you encounter during this activity; this simple practice will help others to know you value their efforts. Appreciated volunteers make for recurring volunteers. Don't forget to follow up with donors. A written thank you card or letter is always appreciated. They might also require a letter with documentation for in-kind donations of goods or services for tax purposes.

## Event and Activity Ideas

### Community Service

- Bike-a-Thon fundraiser for Juvenile Diabetes Research Foundation
- College or Career Fair (could be partnered with the local High School)
- Bake Sale to end childhood hunger (Go to [GreatAmericanBakeSale.org](http://GreatAmericanBakeSale.org))
- Rebuilding of a community playground or park
- Drive for gently used Baby & Children's Clothes to be donated to a shelter
- Hire a local rock band to play on a weekend evening, but instead of charging a cover fee allow people to bring a bag of canned foods for donation to the food bank instead
- Offer craft classes for kids and donate the completed crafts to a local nursing care home.
- Hold a dance marathon to collect funds for a cause
- Walk for a cure for Alzheimer's, cancer research, etc.
- Sponsor clean-up day for a local building, park, road, or elderly neighbors
- Hold a fundraising dinner and run raffles and other small games of chance to raise funds for a special cause or charity
- Offer a recycling drive and ask parishioners, members and the community to bring their easy and hard to recycle items
- Organize a group of volunteers of all ages to go to the local shelter and help walk dogs and socialize cats.
- Create dog/cat care packs for new adopters at the shelter (include your lodge/district info!)
- Collect comfort items (i.e. travel or full size toiletries, sheets, blankets, other personal care items) to place in boxes or laundry baskets. Designate a weekend to organize and pack items then deliver to a local domestic violence shelter. Include a handwritten note or piece of children's artwork with hopeful sentiment.
- Collect and package comfort boxes for our Troops overseas and ship these via a local armory or military base.
- Partner with a local college or technical institute to sponsor a Health Fair and offer blood pressure readings and other simple tests. Offer free literature on better diet, exercise or how to control cholesterol levels.
- Hold a blood drive
- Offer a low-fat, low-cholesterol or low-sugar baking class.
- Find a group of volunteers (it could be as few as 3-5 people) to offer their services to a local landmark, or a site hoping to gain landmark status. The site may need persons to seek petition signatures, distribute literature or help at town hall meetings.
- Buy coffee and pastries and deliver it to the local Fire Department or Police Station for 9/11.
- Design and build a 'Thank You' wall of local emergency service persons in the local community and place it inside a Community Center.

## Fraternal Social & Support

- Movie Night (could be themed to a holiday or genre) with popcorn, fruit punch and other snacks
- Hold a video game tournament; rent/borrow a big TV & gaming system. Divide youth into teams to play for a grand prize, order pizza and make it a party.
- Hold a Winter Fun Day for families and kids. Find a slope that offers a safe place to land for sledding (perhaps on the church grounds), hold a snowman or fort-building contest then finish the day with hot cocoa and home-baked cookies inside the church hall.
- Open House with a local agent or Home Office Director on GCU products
- Testimonial Night-invite all members of the parish and arrange for several speakers in the GCU community to discuss for 3-5 minutes each on how the GCU has helped them (through scholarships, prizes for other contests, taken care of family needs, or had funds donated to them in a time of need)
- Offer dance classes in swing, ballroom, salsa, etc.
- Hold a tennis or golf workshop
- Sponsor a mini-golf tournament with a prize to a sporting goods store for the winner
- Gather a group of members and attend a beginner's yoga class
- Start a swim club and meet once per week at the local YMCA
- Start a billiards league; meet weekly for practices and tournaments
- Hold a singles bowling night for young adults in the parish and community
- Hold family game night featuring active games like Twister, Pictionary and Cranium
- Ask children in Sunday School classes to work on a 'Thank You' art project for the Priests which could last several weeks, present the artwork to them after Liturgy one Sunday
- Run a Penny Drive to collect pennies during Lent, advertise for all parishioners to bring in their pennies every weekend and then offer a Lodge Match of the amount collected for the Church
- Hold a class for kids on how to care for your pet or ask volunteers to bring in their own pets for a show and tell. Include unusual pets such as lizards and frogs. Offer this as a weekly class after Liturgy for the youth.
- Plan a potluck wine or food class. Ask all attendees to bring a bottle of wine, or an ethnic or unusual food, have a short piece of information prepared on it and discuss the items while everyone tastes and samples.
- Sponsor an ethnic cooking class and hold it at the church hall. All attendees cook together and then share the meal. Make copies of all recipes for everyone to take home after the event, perhaps collected into a colorful and decorative folder.
- Invite volunteers and members to a special Recognition Banquet. Ask the Officer to prepare a short tribute speech, highlighting the ways in which each volunteer has given in the past year and offer each a Certificate of Service for the year.

- Select one person to represent your lodge/district in the running for the GCU National Fraternalist of the Year Program.
- Hold a Hall of Fame Banquet, a Senior Awards Recognition Event, etc.
- Hold a separate party for the youth volunteers, or all youth who have contributed to GCU through Scholarship Awards, Art & Photo Contests, Athletic events, etc.
- Develop a short program with singing, music, poetry or prose readings, and/or art showcase and hold it after Liturgy on a Sunday near a holiday.

### Helping Hands Day Activity Ideas

- The lodge provides plants and bulbs for a new prayer garden. Volunteers, both GCU members and non-members, are invited to bring tools and help with the beautification effort.
- The lodge builds a team of volunteers to pick up trash along a busy main road, then provide light lunch and beverages to the workers after the event.
- The lodge sponsors a group of elementary school children on a nature walk in a nearby park and assist the children with making a keepsake book as part of a school science project.
- The lodge sponsors a recycling drive to collect items that are hard to recycle, (i.e. batteries, printer ink cartridges, light bulbs, phone books, aerosol cans, milk cartons and drink boxes, etc.) and accepts these items over a specific weekend then takes those items to an appropriate disposal or recycling center in the area.
- The lodge holds an indoor 'Spring Cleaning' project at their church in preparation of Palm Sunday, Holy Week and Easter.
- The lodge plans a cemetery clean-up to clear weeds, mow grass and clear debris from gravesites.
- Members of the lodge plan an Earth Day event, offering education and information on reducing usage of natural resources, how to compost, creative crafts that re-purpose used building materials, accept drop off items for recycling, etc.



## Ideas for Kids & Teens

### Kids

Suggested ages up to 11

#### Crafts

Make edible necklace  
Sand art  
Create greeting cards  
Doll tea party  
Theme parties  
Oven Baked Clay  
Water color art  
Popsicle stick art  
Wooden room name signs  
Twig bow & arrows

#### Sports/Activity

Reading Hour  
Puppet Show  
Balloon Artist  
Bike Maintenance  
Whiffle Ball  
Gymnastics  
Safari Field Trip  
Fishing Groups  
Snow tube/sledding party  
Princess Party  
Dodgeball  
Putt-Putt Trip  
Water battle

#### Educational

Pysanky  
Mini Petting Zoo  
Bike Day-repair,  
Astronomy night  
IMAX trip  
Candy Bird's Nests

### Teens

Suggested ages 12-18

#### Crafts

Picture frames/albums  
Bead jewelry  
Paint a t-shirt  
Make lip balm/soap  
Make candles  
Make cookbook  
Bandana Beach Bag  
Ice cream party  
Oven baked clay  
Bead melting ornaments  
Wooden plaque for dad  
Painted Keds  
Wood carving/burning  
Balloon/dart paint art

#### Sports/Activity

Fencing  
Photo Scavenger Hunt  
Cooking competition  
Paint pysanky  
Ice Skating/bucket races  
Snow tubing  
Sports leagues  
Swim Relay  
Tennis Clinic  
Rock Climbing Wall  
Scuba/Snorkel  
Clay pigeon shooting  
Archery  
Disc Golf  
Volleyball

#### Educational

Build a robot  
Renaissance fair  
Building birdhouse  
Photography  
Science Center trip  
Art show  
Rock/Roll Hall of Fame  
Camping how-to's  
Scuba/snorkel  
Model rockets  
Bonsai gardening

## Subsidy

### LODGES:

The GCU Home Office provides an annual per-person subsidy to all *active* lodges based on total membership (adults and juveniles), also known as the Lodge Roster, as of December 31. The allotment of subsidy-per-member is decided by the GCU Board of Directors each year. In order to receive the annual subsidy, Lodges must comply with all 'Requirements for Active Status,' in Section 2 of this handbook.

Subsidies are direct deposited into the lodges' account on file. An email is sent to the Treasurer or Secretary-Treasurer and President of the lodge with a letter detailing the number of members of the lodge as of 12/31 the prior year, the allotment-per-member and the total of the subsidy.

### DISTRICTS:

The subsidy for *active* districts is calculated on two (2) membership numbers:

- The annual per-person subsidy based on total membership (adults and juveniles), also known as the District Roster, as of December 31.
- The annual per-person subsidy based on total **new** members (adults and juveniles) for the year as of December 31.

The allotment of subsidy-per-member and subsidy-per-new-member is decided by the GCU Board of Directors each year. In order to receive the annual subsidy, districts must comply with all 'Requirements for Active Status,' in Section 2 of this handbook.

## Fraternal Funding & Benefit Programs

Visit [www.GCUusa.com](http://www.GCUusa.com) for all current programs and rules:

- Matching Funds
- Fraternal Grants
- Districts Grants
- Special Event Subsidy
- Scholarships
- Art, Photo & Video Contest
- Fraternalist of the Year Award

## Helping Hands Day Grant Program for Lodges

The GCU Helping Hands Day Grant Program allows *lodges to* provide assistance to their local churches and/or communities. Lodges are encouraged to plan an activity to assist in spring cleaning and planting, or to assist their communities with environmental efforts.

Lodges who plan to hold a Helping Hands Day project may be eligible to receive a Fraternal Grant of \$200 prior to their event, upon approval of the Home Office in accordance with the rules of the Fraternal Grant Program.

In order to be eligible for the additional grant:

1. Event *must* be sponsored at least in part by a GCU Lodge, but lodges can partner with any church or community organization of their choice to improve the event and share costs.
2. Event approval requests must be submitted by a Lodge Officer.
3. A Helping Hands Day event *may* count as one of the 4 minimum required events by a lodge to receive their annual subsidy and maintain active status.

## National Jr. Bowling Tournament

1. Competition must be completed by May 31 each year.
2. Each entrant must be a member of the Greek Catholic Union of the U.S.A. in good standing. Guests or non-members may participate in the tournament, but will not be eligible for any prizes from the GCU Home Office. Non-members may receive giveaways from the GCU Home Office. Coordinators of each event (at the district or lodge level) may decide whether or not local prizes will be awarded to non-members.
3. Competition is according to age groups: 2-3, 4-5, 6-7, 8-9, 10-12, 13-15, and 16-18.
4. Bumpers will be used for ages 2 through 7.
5. Ages 2-3 bowl 1 game; ages 4-7 bowl 2 games; and ages 8-18 bowl 3 games.
6. Age of the participant shall be determined as of March 31 of the tournament year.
7. Tournament results must be forwarded to the GCU Home Office by June 10 to determine National Champions.
8. The highest scorer for the 16-18 year old division, male and female, will become eligible for a GCU Education Scholarship. Scholarship amount to be determined each year by the GCU Board of Directors. If a participant in this age group has an established average they must report it.
9. Good sportsmanship is to be observed at all times during the competition.

## Jr. Bowling Tournament Subsidy

Districts, and lodges without a district, are encouraged to hold at least one regional tournament per year to allow their youth members to enjoy the benefits of being part of a Fraternal Society and offer members aged 16-18 the opportunity to win scholarship money.

Request Event--As soon as the district (or lodge not within a district) has decided the particulars (date, location, etc.) of the event, contact the Fraternal Communications Department to prepare registration forms and postcard mailers for the event. The approval request must be submitted *at least 8 weeks prior* to your event. Requests made within the 8 weeks prior to an event may not be approved.

### Event Rules

- Entrant must be a member of the GCU in good standing.
- Competition is according to age groups: 2-3, 4-5, 6-7, 8-9, 10-12, 13-15, and 16-18.
- Bumpers are used ages 2 through 7.
- Ages 2-3 bowl 1 game; ages 4-7 bowl 2 games; ages 8-18 bowl 3 games.
- Age of the participant shall be determined as of March 31 of the year in which the tournament is taking place.
- Winners in each of the above age groups shall be forwarded to the GCU Home Office to determine National Champions.

- The highest score for the 16-18 year olds, one male and one female, will be eligible for a \$1,000 GCU Educational Scholarship.
- Good sportsmanship is to be observed at all times during the competition.

Post Tournament-The *National Jr. Bowling Tournament Reporting Sheet* is to be completed by the Athletic Director and returned to the Fraternal Communications Department *within 1 month*. Records of spending on the event are *not required* at the Home Office, but should be retained to be submitted upon future request.

The *National Jr. Bowling Tournament Reporting Sheet* is to list all winners within the various age groups, as well as the total number of member participants. A check in the amount of \$15 per member participant will be issued, generally within 2-3 weeks after the report has been received.

## Jr. Bowling Educational Scholarship

District competitions must be completed by May 31.

In order to be eligible for the scholarship, each youth must:

- be between the ages of 16 and 18 as of March 31 the year of the tournament
- be the official winner or qualified alternate of their respective district's tournament as certified by the District Athletic Director;
- be an active GCU benefit member for a minimum of five years
- have at the time of the District tournament either
  - (a) a permanent life policy or
  - (b) an annuity product with a minimum balance of \$2,000\*

*\*GCU Members holding only a term policy are not eligible for the Jr. Bowling Educational Scholarship.*

### Rules and Procedures

- The Bowling Educational Scholarship Winners (one male and one female each year) will be determined by using winners in the age 16-18 category within each district, or lodge without a district, that holds a tournament.
- The three-game actual scores plus handicap will be utilized to determine the male and female winners in the district. If more than one tournament is held within a district, one male and one female with the highest scores of all tournaments held within that district will be names the district winners.
- Handicap will be based on the three game total rolled in the district. *(If a bowler has an established league average, that average must be used for handicap purposes.)* The handicap must be submitted to the Home Office.
- This total will be added and then divided by three to determine the average.

1. The male's average will be subtracted from 225 and the handicap will be calculated at 90% of the difference between the average and 225. *For example:* an average of 175 we would subtract 175 from 225, which would be 50. Then we would take 90% of 50, which is 45 pins x 3. So, 135 pins would be added to the actual score.
  2. The female's handicap will be calculated in the same manner using 200 as the basis.
- The highest score among all eligible entrants will determine the female and male scholarship winners. In the event of a tie, winners will share the scholarship.
  - No cash prizes will be awarded. The male and female winners will receive a certificate worth \$1,000 to be paid directly to the student upon receipt by the Home Office of a tuition bill from either a college, university, or other post-secondary school.
  - If a male or female less than 18 years of age wins the scholarship, they will not be eligible to win the bowling scholarship in any succeeding year.

## GCU National Bowling Tournament

This event is typically held the weekend after Mother's Day each year.

1. The Tournament shall be conducted in compliance with the rules and regulations of the USBC for a "moral support" tournament. However, bowlers and teams need not be sanctioned by or members of the USBC in order to bowl in the GCU Tournament.
2. All members of the GCU are eligible to participate in this tournament.
3. All contestants must be members of the GCU from April 15 of the tournament year or must have six months premium paid in advance at the time of entry. New bowlers must have bowled a *minimum of 21 games* as of March 15 of the year of the tournament.
4. GCU adult members are required to maintain a minimum balance of \$300.00 in an annuity or hold a life insurance certificate in order to use the GCU Corporate Membership at Seven Oaks Country Club for use of the recreational facilities - golf, swimming, tennis, or to qualify to participate in a GCU subsidized sporting event held on a national level which currently includes the following events - National Bowling Tournament, National Golf Tournament, Spring and Fall Golf Classic Tournaments at Seven Oaks.
5. Total cost per person to participate in each event is subject to change each year.

### PRIZE FEE WILL BE RETURNED 100 PERCENT IN EACH EVENT.

At least 1 in 10 participants in each event will win prizes.

*Please Note: Contestant may win only one cash prize event (gross or net), whichever cash prize is higher, excluding special prizes. Awards will be presented to the contestants who roll the highest gross and highest actual net scores in each event.*

6. Substitutes-Bowlers may compete only once in each event. However, the tournament manager may allow a bowler who has previously bowled to substitute on a

four bowler team when one of its original entrants is absent. The score of such bowler in the team event rolled with his entering team must count for all events. No one may bowl in this tournament except those originally entered before the tournament opens or such substitutes who may be authorized by the captain of a team or his appointee provided the individual whose name appears on the entry blank is unable for sufficient reason to attend the tournament at the time scheduled. The National Bowling Tournament Committee shall have power as to the substitutes that are offered by the captain or his legalized representative, and if accepted, each substitute must bowl each event under his full name and only at scheduled time in each event. In keeping with the GCU's fraternal objectives, if there are no substitutes available for the team or doubles events, a blind draw may be held from the eligible participants to complete a four-person team or to supply a doubles partner if needed. The substitutes score and handicap from the said event will be used.

7. Any contestant whose current average, as of March 15 of the tournament year, of *at least 21 games* is ten pins or more above his highest average from the previous season must use his current average. Handicap allowed will be 85% of the difference between 240 and the entrance average for men and 200 and the entrance average for women. Men with an average above 240 and women with average above 200 will bowl scratch.

#### NON-LEAGUE or 'SCRATCH' BOWLERS

Bowlers without prior year averages will use highest average of at least 21 games as of March 15 of the tournament year. *If no average, the bowler will be assigned an average of 175 in the men's division and 150 in the women's division.* If the average has increased prior to the tournament, the tournament secretary must be notified at the lanes. A copy of the current league average sheet must be provided at the time of entry. Under no circumstances will handicaps be increased after participant has bowled.

*Contestants in this tournament are not required to report any tournament prize winnings for the previous 12-month period.*

8. Falsifying Averages & Penalty - The team captain is responsible for reporting all averages of the individual team members, and team members are responsible to the team captain. Should the Tournament Committee find at any time that the averages have been falsified, the team shall forfeit all claims for prize money as well as their entry fee and will be subject to disqualification and suspension from organized bowling.

*All prize winners are subject upon request to submit an affidavit of correct league averages.*

9. Re-rating of Bowlers - According to USBC Rule No. 319 A-E, bowlers may be re-rated by the Tournament Committee.

10. All entry applications and bowling fees are to be sent directly to the GCU Home Office-GCU Bowling Tournament no later than April 15 of the tournament year.

*Rule 310-A2 is in effect.*

11. Bowlers who participate in tournament games must be dressed in a presentable manner to appear before public and when possible to use an emblem attached to shirt or dress so that participant can be identified.

12. Both USBC and eligible non-USBC members may participate in moral support tournaments with high score protection automatically extended to USBC members.

Eligible non-USBC members can qualify for high score protection at their option by paying the current fee for which the USBC will issue an unattached membership card.

13. In the Doubles contest the names of both members of the team must be given, because entries with the word "Partner" will not be accepted. Entry blanks so compiled will be returned and the entry money retained until proper entry blank is received. If both entrants in the Doubles event appear when scheduled, it is understood that they must bowl as they have been entered on the original entry blank and no change in position will be allowed at any time after entry blank has been filed.

14. Assignment of Alleys - The Tournament Committee will make up the alley assignments for all entrants in the Doubles, Singles and Team Events. Entrants in the Doubles and Singles Events are required to report fully 30 minutes prior to the time they are scheduled to bowl. Captains of teams must report their line-up at least 30 minutes before scheduled to bowl.

15. In the Doubles/Singles Event bowling entrants will be scheduled to bowl on the same pair of alleys. Bowlers entered in the Singles Event only will be assigned to alleys by the Committee.

16. A team may use a name other than its league name for tournament entry without the payment of additional membership dues as formerly required.

17. Failure to use the correct average shall disqualify score if submitted average is lower than correct average thereby resulting in a lower classification or more handicap. Prize winnings shall be based on the submitted average if it is higher than the correct average. However, corrections in averages may be permitted up to the completion of the first game of a series.

18. In order to expand the field of participants, the GCU may combine their tournament with one or more additional fraternal organizations. In that case, there will be a shared prize pool with all organizations contributing equally.



## GCU National Golf Tournament

Typically held during the month of August, the GCU National Golf Tournament is a long standing tradition. Due to low participation, GCU has begun teaming with other fraternal organizations to increase the amount of participants.

### GCU Golf Classic

This event is normally held early in the month of June. Having been a 'member only' event in the past, GCU has recently allowed non-members to participate. Member fees for any part of the tournament have been subsidized, while non-members pay a higher, non-subsidized rate. The following guidelines pertain to usage of Seven Oaks for any golfing event:

- Seven Oaks assumes no responsibility for lost items
- Proper dress code is mandatory
- Golf shoes with soft spikes must be worn at all times, except by junior putters on the practice green
- The extra key on the golf cart key ring opens the restrooms on the golf course.
- There is no charge for club storage.
- Lunch at the Turn: We request that golfers do not linger in the Grille Room but proceed to the next hole in a timely manner.

#### Rules & Procedures

1. Men's & women's flights are generally provided.
2. All flights will play Modified Winter Rules from the tees designated by the Board of Directors and Seven Oaks.
3. Under Modified Winter Rules, ball may be moved within one foot of where ball lies. Modified Winter Rules apply everywhere, including traps and rough, but the ball cannot be moved out of a trap or out of the rough onto the fairway.
4. All flights (men's and women's) pick up after double par except Men's A Flight.
5. Out of bounds: 1 stroke penalty & distance (Right #2, Right #7, Left beyond lakes #7, Left #12 & #15 near green).
6. Hitting wrong ball: 2 stroke penalty.
7. Ball is lost after 3 minutes: Drop another ball in the area where lost. Equals a 1 stroke penalty (GCU Tournament rule).
8. Ball in any lake or creek: 1 stroke penalty - drop at point of entry - no nearer green.
9. Ball in lake in front of the tee on numbers 5-11: 1 stroke penalty. For next shot, play from drop area *BEYOND* the lake. The golfer is now hitting the third shot. Drop area on Number 5 & 11 will be clearly indicated.
10. Ball within red stakes (Hazard) can be played without grounding club or removed within two club lengths of entry - 1 stroke penalty.

11. No penalty/free lift: for relief from animal hole, relief from cart path, ground under repair, or marked areas, such as flower beds on Numbers 4 and 8.

12. Unplayable lie: 1 stroke penalty—

Play a ball as near as possible at the spot from which the original ball was last played;

OR

Drop a ball within two club-lengths of the spot where the ball lies, but not nearer the hole;

OR

Drop a ball behind the point where the ball lies, keeping that point directly between the hole and the spot on which the ball is dropped, with no limit to how far behind that point the ball is dropped.

## Seven Oaks Benefit Membership

GCU benefit members are those who maintain either a minimum balance of \$300.00 in an annuity or hold a permanent life insurance certificate.

These benefit members are entitled to unlimited use of the dining facilities at Seven Oaks. Payment may be made by cash or credit card on the date of usage.

Benefit members are also entitled to *complimentary* usage of the recreational facilities (tennis, swimming and golf) three times per year. For complimentary golf usage, the GCU Benefit member will receive complimentary greens fees, but will be asked to pay the cart rental fee.

Benefit members may also use the facilities an additional three times per year on a pay-as-you-go basis. GCU sponsored events, such as the National Golf Tournament, are not included in complimentary usage.

There may be certain times when the facilities are reserved for club members only and not available to GCU benefit members.

## The GCU Foundation

The GCU Foundation is a 501(c)(3) charitable entity, separate from the GCU, organized by the Greek Catholic Union of the U.S.A. for the purpose of advancing the interests of members of the Greek Catholic Union, Members of Byzantine Churches in the U.S.A. and individuals who are interested in learning more about the Byzantine Catholic Church, its Slavic Heritage and our Rusyn Culture. The Foundation advances the above interests by making monetary grants for charitable, educational and religious purposes.

The GCU Foundation received a determination letter granting Section 501(c)(3) approval from the Internal Revenue Service as a qualified charitable organization on 1/26/2009 and the Commonwealth of Pennsylvania gave its approval to the GCU Foundation on 2/6/2008.

The purposes of The GCU Foundation are exclusively charitable, educational, scientific and religious within the meaning of Section 501(c)(3) of the Internal Revenue Code. It is constituted with powers to acquire, receive and accept gifts to be administered exclusively for charitable purposes including the making of grants to qualified organization, the sponsorship of charitable and religious events, and the promotion and improvement of philanthropy among members of the Greek Catholic Union of the U.S.A. and members of the Byzantine Catholic Churches in America.

### Why Give to The GCU Foundation?

In 1892, GCU's founders adopted four primary objectives for their newly established organization: UNITY, PROTECTION, EDUCATION and ASSISTANCE. While GCU's fraternal and life insurance programs address the first two objectives, the GCU Foundation can advance the latter two objectives through its charitable outreach. As Christians in the Catholic tradition, our members believe that we have a duty to give to those who are less fortunate, as well as to those who aim to further the objectives of GCU's founders.

All contributions are tax deductible: Gifts to The GCU Foundation qualify for maximum deductibility for income, gift and estate tax purposes\*. Contributions to the GCU Foundation may be in many forms. Among the common areas to consider are: Cash; Life Insurance proceeds; Real Estate; Investments (stocks, bonds, mutual funds); and Retirement Plans (IRAs, 401(k), 403(b), tax sheltered annuities).

### Examples of recent grants made by The GCU Foundation

- A grant given to the seminarians attending SS. Cyril and Methodius Byzantine Catholic Seminary for educational and other expenses.
- A grant given to various organizations to promote the Byzantine and Rusyn Heritage.
- A grant to support cancer awareness

## How Can Someone Donate to The GCU Foundation?

1. Make a monetary contribution. You may also wish to specify that the donation is given on a *restricted basis* by stipulating the particular purpose for which the money is to be used, such as for the Seminary or a Scholarship Fund. Or you may wish to give the donation on a *non-restricted basis*, which allows the Board of the Foundation to choose how the monies are distributed.

2. Make a testamentary gift to the GCU Foundation by including specific instructions in your Last Will and Testament. To make an estate gift, request your attorney to draft a statement in your will that conveys your desire to:

- *Give the entire residue of your estate*  
"I give the rest, residue, and remainder of my estate, after the payment of all expenses, taxes, and debts, to The GCU Foundation, 5400 Tuscarawas Road, Beaver, PA 15009."
- *Give a fraction of your estate*  
"I give The GCU Foundation \_\_\_% (fraction spelled out) of the rest, residue, and remainder of my estate, after payment of all specified bequests, expenses, taxes, and debts, to The GCU Foundation, 5400 Tuscarawas Road, Beaver, PA 15009."
- *Give a specific amount*  
"I give \$\_\_\_\_\_ (number spelled out) to The GCU Foundation, 5400 Tuscarawas Road, Beaver, PA 15009."
- *Give a contingent amount*  
"If none of the persons I have identified above as beneficiaries of my estate survive me, I give the rest, residue, and remainder to The GCU Foundation, 5400 Tuscarawas Road, Beaver, PA 15009."

*\*The GCU Foundation cannot give legal or tax advice. Prospective donors should consult their legal and tax advisors prior to making charitable gift contributions.*