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Autumn Splendor

t is hard to believe that we have entered the fourth quarter of 2023—that brings to us an array of weather and holiday seasons! Here in Western Pennsylvania as I write this article, it remains summer like, with high temperatures in the 80's. Various box stores are sitting on their remaining Halloween inventory items as Christmas trees and decorations are in full bloom on the store floors.

Weather and holidays certainly have a major impact upon the US economy—decorations, clothing, food & beverage, hotels, beach towns, ski resorts, transportation, employment, the list goes on and on. As I noted in one of my previous articles, each and every company's and their employees' purpose throughout the world is to serve various needs of the human race. GCU and our employees provide an essential need in providing life insurance and annuity products. In addition GCU provides financial and volunteer efforts within our communities and churches along with social events to garner the strength of our members' support of the GCU as a Fraternal Benefit Society. Please refer to the GCU's website – www.GCUusa.com – and "click" on events as there are several autumn, holiday and sporting events scheduled for the fourth quarter in our GCU Constellations.

CONTINUED

Very Rev. Robert M. Pipta Appointed Bishop of Eparchy of Parma

The following Proclamation was issued by Most Rev. Kurt Richard Burnette, PhD, JD, JCL Apostolic Administrator of Parma & Bishop of Passaic:

The thirty first day of August the Year of Our Lord Two Thousand Twenty Three.

To the good people of the Eparchy of Parma, and to everyone in the Catholic Church:

"Blessed be the God and Father of Our Lord Jesus Christ, Father of Mercies and God of all consolation!"

It is with the greatest joy that I inform you that our Holy Father, Pope Francis, has appointed the Very Rev. Robert Mark Pipta as the sixth Bishop of Parma. Father Pipta is a priest of the Eparchy of Phoenix and has been serving honorably as the rector of our seminary in Pittsburgh, Saints Cyril and Methodius Seminary.

During the past seven months, I have come to know and admire and love the good people of the Eparchy of Parma, including clergy, religious, and lay people. Having become affectionate towards the Eparchy, I am very consoled to know that the Holy Father has chosen Father Pipta. I have known the Bishop Elect since 1990 when he entered our seminary in Pittsburgh. I also know his father who was the cantor at our Anaheim parish for decades. Father Pipta was born and raised in our Ruthenian Byzantine Church and has given his entire life to service for the Body of Christ in our Church since his priestly ordination on April 21, 1994. He is a man of humility, integrity, good humor, and absolute dedication to Our Lord God and Savior Jesus Christ.

About Bishop-Elect Robert Mark Pipta

Episcopal Candidate Robert M. Pipta has served as an ordained priest in the Byzantine Catholic Church for nearly 30 years. He was born in April 1967 in Anaheim, CA. Raised in southern California, he attended public schools there and completed a Bachelor of Arts program in Music at the University of California, Irvine in 1990.

He was a member of Annunciation Byzantine Catholic Church in Anaheim from shortly after its founding in



Very Rev. Robert Mark Pipta.

1969. All of his ordinations took place at his home parish where he served at the altar from the age of six and served as a weekday cantor during his college years. He was formed for the priesthood at the Byzantine Catholic Seminary of Saints Cyril and Methodius in Pittsburgh, PA from September 1990 until his priestly ordination on 21 April 1994.

As a priest of the Eparchy of Van Nuys (now Phoenix) he served Saint Stephen Pro-Cathedral (now Cathedral) in

CONTINUED on page 7

PRESIDENT CEO REPORT

A "Dog Walk" social and fundraising event was recently held at Seven Oaks Country Club. Everyone was all smiles including our grand-dog "Ginger," depicted in the photograph at right. The event raised over \$2,000.00 for the benefit of the Beaver County Humane Society.

The GCU 2023 second quarter financial results and commentary are presented on page 4 by our Chief Financial Officer Tim Demetres. In summary, the GCU's assets continue to increase and stand at \$2.7 billion reflecting a \$52.6 million or 2% increase over year end 2022. A net gain of \$3.1 million from operations before realized capital gains/losses was recorded for the first six months of 2023. Surplus declined by 1.8 million and stands at \$217.7 million. We are in the process of finalizing our financial statements for the first nine months of 2023 which will be reported in the December 2023 issue of the GCU Magazine.

We have been informed that our AM Best Rating was affirmed on October 2nd as A- (Excellent) and a Long-Term Issuer Credit Rating of "a-" (Excellent). AM Best is a most recognized global credit rating agency, news publisher and data analytics provider specializing in the insurance industry. Headquartered in the United States, the company does business in over 100 countries with regional offices in London, Amsterdam, Dubai, Hong Kong, Singapore and Mexico City.

The entire GCU World extends congratulations to Very Reverend Robert Pipta on his appointment by Pope Francis



Very Rev. Richard I. Lambert (left) is shown administering the oath of office to GCU Spiritual Advisor Fr. Valerian M. Michlik during the GCU Board meeting in August.



around Dano Drive at Seven Oaks. George, Sue, Chris and Nick Juba.

as the sixth Bishop of the Byzantine Ruthenian Catholic Eparchy of Parma, Ohio. Presented for your review is Fr. Robert's biography beginning on page 1.

Our sincere appreciation to our members and agents for the business you have placed with the GCU. We realized that there are numerous other carriers for you to consider. We thank you for choosing GCU—we remain committed to providing the very best life & annuity products along with unparalleled service, in the marketplace. We are most excited to inform you that our new member and agent portals will be launched within the next thirty days. They will provide greater detail and information on each of your life policies and annuity contracts.

In closing, I do hope that you have the opportunity to take some time to relax and enjoy the splendor of the autumn season that God has created! What an incredible feat! As always, please do not hesitate to contact me with any questions or concerns you may have.

Goodness is Great!





Wealth Transfer | Wealth Accumulation

n the last magazine, I talked about how using a GCU Irrevocable Burial Trust could ensure that your funeral is paid for, even if you go into a nursing home. I also mentioned that GCU offers a special type of life insurance called Single Premium Whole Life (SPWL). As the name implies, this is a life insurance policy that has one premium payment and then the policy is paid up. As a matter of fact, after making a single payment, you can't add more premium, even if you want to!

In financial services there are many agents that specialize in Estate Planning, Legacy Planning and Wealth Transfer Planning. Although all three of these specialties seem like they could be complicated, they all ask the same question," What do you want to do with your money when you pass away and no longer need it?" Let's see how GCU's Single Premium Whole Life can answer this question.

Benefits of Single Premium Whole Life

- Single premium. One premium and the policy is paid up.
- Cash Value Accumulation. The policy value will increase with both guaranteed cash value increases and non-guaranteed dividends.
- No Probate. Life insurance with proper beneficiary arrangements will not go through the probate process and the death benefit will be paid directly to the named beneficiaries.
- Tax Free Death Benefit. Not only does the death benefit not go through probate, proceeds are usually treated income tax free.
- Flexibility. You can remove or add beneficiaries at any time.

Here is an example: Linda, age 75, has three grandchildren. She currently has a \$50,000.00 CD that she wants the grandchildren to share equally when she passes away. Her \$50,000.00 split three ways equals \$16,666.67 per grandchild. But if she uses the \$50,000.00 CD for the premium of a Single Premium Whole Life insurance policy, the numbers change significantly. That \$50,000.00 premium generates a death benefit of nearly \$75,000.00. This amount split three ways gives each grandchild \$25,000.00. That is a 50% increase for her grandchildren's inheritance!

Life insurance can be an important part of any estate plan and you don't have to be wealthy to make it part of yours!

The Benefits of a GCU Fixed Annuity

Annuities have been around for many years and provide great benefits to people looking to enjoy their retirement years. While there are several different types of annuities, most of them offer similar benefits. These benefits include:

- Lifetime Guaranteed Income. Annuities can provide an income that is IMPOSSIBLE to outlive.
- No Probate. Because annuities have a named beneficiary, there is no need for probate.
- Tax Deferral. You do not pay taxes on the growth of an annuity until you take it out.

While all of these benefits are important, I want to focus on the benefit of tax deferral. Over the last few decades, interest rates have been historically low and bank products were no exception. Savings accounts were earning under 1% and CDs were earning under 2%.

Well times certainly have changed. Now, it isn't hard to find a saving account paying over 3% or a CD paying 5% or more. With higher rates available it is important that you focus on the tax burden being generated. Here is an example why.

Jim puts \$100,000.00 into a CD earning 5%. He is also in a 25% tax bracket. Here is the math.

 $$100,000 \times 5\% = $5,000.^{00}$. However, he must pay 25% on the interest so he only gets to keep \$3,750.00 of his gain, even if he doesn't take the money out of the CD.

If he put the same \$100,000.00 into an annuity earning the same rate, he only must pay taxes on the growth IF he takes money out of the annuity. In ten years, his CD would be worth \$144,504.00 after taxes but the annuity would be worth \$162,889.00. That is the power of tax deferral!

I'll end this conversation with an old expression I learned when I first got into the insurance business...

"Why would you pay taxes on the money that you earn when you can earn money on the taxes that you save?"

Second Quarter 2023 Financials



ollowing a prolonged period of historic low interest rates, the Federal Reserve raised rates 11 times to lower stubbornly high inflation. Accordingly, GCU adjusts crediting rates based on market conditions for newly issued contracts as well as existing contracts when the underlying investments can prudently support it. GCU's primary goal is to maintain the financial health of the organization in changing rate environments. Our members trust GCU to "do-the-right-thing" knowing their investments in annuity and life products will remain safe and secure for the long term.

The financial results for the six months ended June 30, 2023, are as follows:

GCU's total assets increased \$52.6 million to \$2.7 billion and surplus decreased \$1.8 million to \$217.7 million as of June 30, 2023.

Income before net realized capital gains (losses) totaled \$3.1 million for the six months ended June 30, 2023 compared to \$15.4 million reported in 2022. The net gain from operations was lower in 2023 primarily due to increased annuity crediting rates and lower net investment income from increased outflows on annuity products. Net income after realized capital gains (losses) was \$2.7 million in 2023 compared to \$15.8 million in 2022. We had \$463 thousand in net realized losses in 2023.

Summary of Financial Statistics

(000's omitted)	6/30/2023	6/30/2022	Change
Total Income	\$244,500	\$254,580	\$(10,080)
Total Expenses	241,212	239,002	2,210
Inc. Bef. Real. Gains (Losse	s) 3,137	15,430	(12,293)
Net Income (Loss)	2,674	15,828	(13,154)
Balance Sheet Summary	6/30/2023	12/31/2022	Change
Assets	\$2,694,339	\$2,641,748	\$52,591
Surplus (Net Worth)	217,685	219,484	(1,799)
Asset Valuation Reserve	23,348	18,876	4,472
Interest Maintenance Rese	rve 15,869	16,929	(1,060)
Total Adjusted Capital (TAC	241,188	238,510	2,678
Solv. Ratio by Total Adj. Ca	pital 109.8	109.9	(O.1)
Financial Strength Rating -	KBRA A-	A-	
Financial Strength Rating - A	M Best A-	n/a	

The increase in Total Assets primarily reflect increases in invested assets: bonds; alternative assets; cash and derivative assets.

Liabilities totaling \$2.48 billion on June 30, 2023 increased relative to life and annuity sales, net of outflows from surrender activity. The \$54.4 million increase in total liabilities is due primarily to the \$52.2 million increase in life and annuity reserves, a \$4.5 million increase in Asset Valuation Reserve (AVR), offset by a \$1 million decrease in the interest maintenance reserve (IMR).

Total Income was \$244.5 million in the first half, a decrease of \$10.1 million compared to \$254.6 million in 2022. Annuity new business sales and exchanges decreased \$8 million over the prior year. Net investment income decreased modestly to \$58.7 million.

Operating expenses, before the change in reserves, totaled \$192 million versus \$116.2 million in 2022, an increase of \$75.8 million or 65%. GCU disbursed \$50.3 million more in annuity benefits for death claims, full and partial surrenders. Annuity exchanges increased \$25.7 million. General insurance expenses were \$1 million higher in 2023 when compared to 2022 primarily due to the timing of when certain fraternal activities are funded.

The change in reserves totaled \$49.2 million in 2023 compared to \$122.8 million in 2022. Reserve changes are a function of premiums received, death claims, annuity benefits paid and interest accumulation.

Surplus on June 30, 2023 decreased \$1.8 million to \$217.7 million versus year-end at \$219 million. The changes in surplus reflect the addition of net income and unrealized gains totaling \$3.8 million offset by decreases of \$4.5 million to fund additional AVR and \$1.2 million for non-admitted assets and the net loss of GCU Holding Company, Inc.

Change in Surplus

(000's omitted)

Beginning Surplus 12/31/2022	\$219,484
Net Income	2,674
Change in Unrealized Gain/(Loss)	1,162
GCU Holding Company & Other	(724)
Changes in Non-Admitted Assets	(439)
Changes in Asset Valuation Reserve	(4,472)
Net Change in Surplus	(1,799)
Ending Surplus 6/30/2023	\$217,685

Total Adjusted Capital (TAC), a risk metric used by regulators and rating agencies, increased \$2.7 million to \$241.2 million as of June 30, 2023, from \$238.5 million on December 31, 2022. TAC starts with surplus of \$217.7 million and adds back the asset valuation reserve of \$23.3 million and one-half the dividend liability of \$155,000. The

solvency ratios based on TAC* was 109.8% on June 30, 2023 and 109.9% at December 31, 2022. These ratios reflect GCU's stabile financial strength.

Autumn is a season of change, vibrant colors give way to shorter days. Enjoy!

Tim

GCU INCOME STATEMENT Six Months 2023 vs. 2022

INCOME (000's omitted)	6/3	0/2023	6/3	0/2022	9	Change
Life Premium	\$	4,939	\$	5,915	\$	(976)
Annuity Premium	nuity Premium 146,68				(33,968)	
Annuity Exchanges		32,570		6,819		25,751
Accident & Health		206		233		(27)
Subtotal	1	84,400		193,620	(9,220)
Net investment income		58,687		59,288		(601)
Amort. of Int. Maint. Resrv.		805		980		(174)
Commissions-Reinsurance		232		496		(264)
Other		375		196		179
Total income	\$2	44,500	\$	254,581	\$(1	0,080)
EXPENSES						
Death Benefits - Life Ins.	\$	2,396	\$	2,238	\$	158
Annuity Benefits Paid		141,125		90,983		50,142
Annuity Exchanges		32,570		6,819		25,751
Life Insurance Surrenders		543		105		439
Accident/Health Benefits Pa	id	198		210		(12)
Commissions		8,652		10,354		(1,702)
General Insurance Exp.		5,916		4,932		984
Ins., Taxes, Bank & Audit Fee	es	339		358		(19)
Pension Expense		109		8		101
Int. on Contract & Dep. Accts.		178		155		23
Subtotal	\$1	92,026	\$	116,162	\$ 7	75,864
Changes to Reserves		49,186		122,840	(7	3,654)
Total Expenses	\$2	241,212	\$2	39,002	\$	2,210
Net Gain/Loss Bef. Refunds		3,287		15,578	(1	2,291)
Refunds to Members		150		148		2
Net Gain/Loss after Refunds		3,137		15,430	(12	2,292)
Net Realized Gains/(Losses)	(463)		398		(861)
Net Income	\$	2,674	\$	15,828	\$(1	3,154)

BALANCE SHEETS

June 30, 2023 vs. December 31, 2022

100000			40/04/0	., _	
ASSETS (000's omitted)	6/30	<u>)/2023</u>	12/31/2	022	Change
Bonds	\$ 2,5	512,388	\$2,472	,932	\$39,456
Preferred Stocks		17,731	18	,626	(895)
Common Stocks		29,538	27	,985	1,553
Alternative investments		61,758	55	5,912	5,846
Cash//Short Term Investmen	nts	19,807	15	,575	4,232
Mortgages		2,580	3	,473	(893)
Certificate Loans		637		630	7
Derivatives		2,693		1,115	1,578
Real Estate		16,076	15,	,059	1,017
Inv. Income Due & Accrued	1	30,284	29	,829	455
Other		847		611	236
Total Assets	\$2,69	94,339	\$2,641	,748	\$52,591
% Total Change Year to Ye	ar	2%			
LIABILITIES					
Life Reserve Fund	\$!	92,023	\$ 89	,472	\$ 2,551
Annuity Reserve Fund	2,3	35,671	2,286	,024	49,647
Accident Health Reserve Fu	nd	124		120	4
Employee Pension Fund		6,824	6	,595	229
Symposium Reserve		127		127	_
Adv. Prem. & Fut. Rfnd. Resrv	/S.	356		356	_
Pending investment trade		15		_	15
Accounts Payable		1,243		1,211	32
Refund Accumulations and	Other	1,054	2	,555	(1,501)
Asset Valuation Resrv AVR		23,348	18	,876	4,472
Interest Maint. Reserve - IMF	?	15,869	16	,929	(1,060)
Total Liabilities	\$2,4	76,654	\$2,422	,266	\$54,388
Surplus Fund	2	217,685	219	,484	(1,799)
Total Liabilities & Surplus	\$2,69	94,339	\$2,641	,749	\$52,590
Solvency Ratio	•	109.8%	109	9.9%	-0.1%
*Adds AVP + 1/2 of dividend lightlity to	o urali i				

*Adds AVR + 1/2 of dividend liability to surplus.

Financial information is unaudited and presented on the statutory basis of accounting. Totals may vary slightly due to rounding.



Fr. Valerian M. Michlik
GCU Spiritual Advisor

Glory to Jesus Christ!

n August 31st, our Metropolitan Church of Pittsburgh received great news that Pope Francis had appointed Very Rev. Robert M. Pipta as bishop of the Byzantine Catholic Eparchy of Parma. Many of us know Bishop-elect Fr. Robert Pipta, who for the past nine years has served as rector of our Byzantine Catholic Seminary of Saints Cyril and Methodius in Pittsburgh, PA. Together, let us offer prayerful supplications as he begins his hierarchical ministry in our Byzantine Catholic Church.

Maybe by the time this article is published the Eparchy of Phoenix will (finally) receive a new bishop. St. Ignatius of Antioch said, "Where the bishop is, there is the Church." The Eparchy of Phoenix is vast and dynamic; therefore, I hope that they will also soon receive a good and holy shepherd.

Experiencing the episcopal consecration is quite a remarkable church event. The candidate for the episcopate receives the fullness of the grace of the priesthood through the Sacred Mystery of Ordination by the laying of hands (in the Greek: cheirotonia) in succession from the Holy Apostles. The Scriptural foundation is found in the Acts of the Apostles (Acts 1:15-26; Acts 6:2-6) and the Epistles to Timothy (1 Timothy 4:14; 2 Timothy 1:6).

As part of the episcopal consecration the new bishop is clothed in the vestments of a Bishop and presented to the people. He receives the epigonation (Greek: "over the knee"), which symbolizes the bishop as a "soldier" of Christ, and also the "sword of the Spirit, which is the Word of God" (Ephesians 6:17). A bishop is called daily to defend the faith.

We all recognize the mitre our bishops wear, which is fashioned after the imperial crown of the late Eastern Roman (Byzantine) Empire. Since the mitre is richly decorated with jewels and embroidery, I recall a visitor in our church who thought that the bishop was wearing Christmas lights!

Together with the pectoral cross a bishop wears the panagia, which is a medallion that bears the icon of the All-Holy Theotokos. A bishop's panagia, along with the pectoral cross, is a sign of the highest authority in the Church. In the spiritual sense, both attributes signify that the salvation of people in the church is accomplished by the grace-filled power of the atoning sacrifice of Jesus Christ and the intercession of the Theotokos, the Mother of the Church.

The sakkos (Greek: "sackcloth") is a vestment worn





by our bishops in place of the priest's phelonion. This garment is a tunic with wide sleeves, and it reaches below the knees and is fastened up the sides with

buttons. The sakkos was originally worn by the Emperor as an imperial vestment, symbolizing the tunic of disgrace worn by Christ during his trial and mockery.

Next, we have the omophorion, which the bishop wears around his neck and shoulders. Originally of wool, it is a band of brocade decorated with crosses. There are two types of omophorion: great and small. For many centuries the omophorion has served as the symbol of a bishop's spiritual and ecclesiastical authority and also symbolizes the lost sheep that the Good Shepherd (Christ) finds and carries upon His shoulders. In other words, this emphasizes the bishop's pastoral role as an icon of Christ.

Finally, the newly consecrated bishop will receive the crozier, which is a staff as a symbol of authority and jurisdiction. Croziers are usually made of fine metal, often gilded or silver-plated. Some may also be made of fine wood. The one we see our bishops carry has a pair of serpents or dragons with their heads curled back to face each other, with a small cross between them (see image above). This symbolizes the bishop's diligence in protecting his flock.

When we talk about the staff, I always think about the story of Moses and God's incredible question to Moses in Exodus 4:2: "What's that in your hand?" The only thing in Moses' hand was a shepherd's staff. It wasn't much. Just

CONTINUED

a piece of wood. Here, almighty God is calling Moses to deliver his people from slavery in Egypt to the promised land and all Moses had in his hand was a piece of wood, a shepherd's staff. With that piece of wood Moses performed extraordinary miracles—the staff became a snake, the river was turned to blood, water was produced from a barren rock and the Red Sea was parted, all with that simple piece of wood and the power of God.

This is a powerful message for you and me. Like Moses, we're being called to do great things... supernatural things... Over a hundred years ago the founders of the GCU embraced that calling to do something great for our people. They established an organization built on faith which has always been "Protecting Families, Promoting Faith and Fraternalism, Strengthening Communities."

What about you, my friend? God wasn't asking Moses to give Him something he didn't already have. Instead, He asked Moses, as He is asking us today... "What's that in your hand?" As you read these words, what can you give to your family, to your community, to your school, to your church, and to your country?



Moses surrendered that wooden staff to the Lord, and it amazingly became "the staff of God." You'll be amazed by what can happen when you surrender your time, your support, your gifts/talents to the Lord, to our Holy Church, to our families and loved ones.

GCU offers us that great opportunity to engage in this endeavor. Be part of our upcoming events that bring us together and never be afraid to transfer what's in your hands into His hands. God Bless!

Very Rev. Robert M. Pipta Appointed...

CONTINUED from page 1

Phoenix, AZ as parochial vicar from May 1994 until August 1997. He then served as administrator of Saint Gabriel the Archangel Church in Las Vegas, NV until February 2004. He served as the pastor of Holy Angels Church in San Diego, CA until April 2014.

Since 1 May 2014, he has been serving as the rector of the Byzantine Catholic Seminary in Pittsburgh.

He has served on the Intereparchial Liturgy and Music Commissions and served as Eparchial Vocations Director for over nineteen years.

Father Robert enjoys listening to, playing and singing various types of music, as well as studying-up on the history and physics of manned space travel.

Statement of Bishop-Elect Robert Mark Pipta

Glory to Jesus Christ!

Giving thanks to God and in obedience to His will, I accept the appointment of the holy father, Francis, Pope of Rome, to serve the people of the Byzantine-Ruthenian Eparchy of Parma as their sixth bishop.

Our Lord Jesus Christ called the apostles to be guiding shepherds by sharing His gospel of love, peace, healing, true freedom and eternal life. I ask for prayerful petitions that my response to this apostolic calling be faithful, fruitful and steadfast.

I open myself for the grace of episcopal ordination thus enabling my ministerial work alongside the clergy of the Parma Eparchy, my prayer, fasting and repentance with its religious, and my God-loving service to its lay faithful.

Having served as a priest for nearly 30 years—twenty of which were spent in parochial ministry followed to present by my service as rector of the Byzantine Catholic Seminary in Pittsburgh, it's with a heavy heart that I take leave of the priestly duties I've been blessed to fulfill over these past years. It's been a joy for me to serve the Seminary with the support of its Board of Directors, the gifts and friendships of its staff, the talents and sacrifices of its faculty, the fervor and hope of its students, and the generosity of its benefactors.

Confident in the prayerful support of those I've come to know during my priestly years, together with the love, goodness, and encouragement of my parents, family, and friends, I move on to my new ministry with peace and in the name of the Lord.

As I approach episcopal ordination, I sing with our Venerable Father Romanus the Melodist in his Akathist on the Mission of the Apostles: "May I obey what I preach and be the first to do what I teach."

Please pray that Christ the Good Shepherd strengthen me for this new ministerial work.

The Bishop Elect has chosen to be consecrated on November 8, the Feast of St. Michael and all the Holy Incorporeal Powers.

May the Lord God grant to his high priestly servant Robert peace, health, and happiness for many blessed and fruitful years!

Mnohaja i blahaja l'ita.



Atty. John J. Urban

Lessons in the Law

Critical Family Protection Plan-Time to Put Your Estate Plan in Place!

his is still the time of year when many of us take stock of our lives getting ready for the holidays. We might declutter our homes, take on new personal challenges and begin decorating our homes for the upcoming holidays. Estate planning should be on our minds as we spend more time with our families.

That's why now is a perfect time to get a solid plan in place in the event the unexpected happens, like death or sudden illness. If you have money, if you have a family, you need to have a plan.

The key components to a well-planned estate include a will, a living will and a durable power of attorney for finances and healthcare. If you get sick or die, these are the basic documents that you need to have in place. I call it having a Critical Family Protection Plan because these documents are vital to protecting yourself and your estate.

Most spouses think they are automatically protected against asset loss because they are married, but that is

not the case. If you aren't joint on property or bank accounts and investments and a spouse gets sick, you may have to go through probate court and have a guardian appointed who will make the decisions as to which bills get paid and what monies are used. In the meantime, all accounts may be frozen and you cannot access any funds. It can be devastating, emotionally and personally. If you are incapacitated, precious time will be lost while your family struggles to get a guardian appointed because you didn't have a plan in place. Nobody will have the power to make decisions on your behalf until the court appoints a guardian. This could cost you valuable time and money.

Now is the time to review your estate plan and have discussions with your family so that when you contact your attorney everyone will be on the same page and understand what type of planning is necessary.

Questions, comments or ideas about future articles contact me at jurban.gcu@GCUusa.com.

GCU Home Office Hours of Operation

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

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

The Home Office will be closed Thursday & Friday, November 23 & 24 in observance of Thanksgiving.

5400 Tuscarawas Road, Beaver, PA 15009



COMMUNITY MATCHING FUNDS

Community Matching Funds MCKEES ROCKS, PA

VA Pittsburgh Fisher House Wish List

Holy Ghost BCC McKees Rocks, Holy Ghost BCC in North Side Pittsburgh and St. Andrew BCC in Gibsonia, PA collaborated to

collect much need supplies of paper goods, cleaning supplies and snacks to fill the cupboards from the wish list provided by the VA Pittsburgh Fisher House in Oakland-Pittsburgh, PA. The Fisher House provides housing and support to families of veterans receiving medical treatment in the VA hospital in Oakland-Pittsburgh.

Tina Burns



FISHER BOUSE
THE GUT IN DEDICATE
TO OUR GREATEST
MATIONAL THE ASSISTE
OUR MILITARY SERVICE
MINIAND WOMES
AND THESE LOVED GNE

Above: Tina Burns (right) presenting a \$2,000.00 Community
Matching Funds donation check
to Manager of the VA Pittsburgh

Fisher House Heather Frantz.

At left members delivering col-

lected items.

Community Matching Funds PENN HILLS, PA

Lost and Found Pharmacy Raffle Baskets

Between August 19 and September 4, 2023, a total of 59 baskets, donated by local businesses and a pair of Steeler tickets were the featured items in a basket raffle for Lost and Found Pharmacy. This was also a GCU Community Matching Funds event.

All the baskets were raffled off on September 4 with the profits going to the Prescription Fund at the pharmacy. The fund assists uninsured and seniors citizens that can't pay for their much needed and required prescriptions..



A few of the baskets that were raffled off.

Thomas E. Oslick



Community Matching Funds PHOENIX, AZ

Laugh for Hope

On September 1, 2023, was another great event with people enjoying Laugh for Hope. The event supported the Life Choice Center and received GCU Community Matching Funds.

Joanie Mahar | Byzantine Parish Coordinator





Cheerleaders of Greater Johnstown School District



ing admission tickets and donating 2 baskets each for the raffle.

A total of 110 baskets were received through the generosity of parents, friends and community businesses. There were 14 large prizes, a \$250 gift card and 50/50 fundraiser. Over 240 people came out in support of the youth and the cheerleaders netted a profit of \$5,901.00. Each cheerleader received \$295.00 from the effort to be used towards their expenses including competition fees, uniforms, shoes, etc.

Thanks to the GCU Home Office for making the Go-Give! grant available to assist with this event.

Georgia Lehman

Worthy Woman Recovery Home Donation

A collection of donations of paper goods, coffee, toiletries and other items that were needed for the Worthy Woman Recovery Home with an assist from the GCU GoGive program. Cash donations were also received and all donations were presented to Executive Director Sonshine Troche who gladly accepted the items on Thursday, September 7.

Michelle Earp



Salvation Army Food Pantry

A GCU GoGive grant assisted with supplying a variety of food items for the Salvation Army's food pantry in Valparaiso, IN. Vegetables, fruit, cereal, pasta, pudding/jello and sauces are a sampling of some of the different kinds of food the event provided. Thank you GCU for making this possible!

Carla Nolting



OHAZIETON OMERITERS OMERITERS

5th Annual Hazleton Area Children's Festival

The Miss Greater Hazleton Scholarship Organization titleholders and board members participated at the 5th Annual Hazleton Area Children's Festival on Sunday, August 27, 2023 in Hazle Township Community Park. The booth provided free activities including face

painting, arts and crafts for all ages with the assistance of Arts Can Grow, and a prize wheel with small toys and school supplies. The event ended with a pyrotechnical fireworks display at dusk.

Dr. Sherri Homanko

Above: Executive Director Dr. Sherri Homanko (GCU Member) at right, Bella Drasher, Josephine Kropp, Alexa Brace, Emily Fancher, Aryanna Brace and Board Member Kate Marhelko. At right: face painting.









Corporate Community Events Coordinators



Casey Bush Corporate Community **Events Coordinator** Western PA

Hi! My name is Casey Bush and I am the new Corporate Community Events Coordinator at the GCU. I have worked at the GCU in the New Business Department for the last five years. I am very excited to take on this new role and to learn more about the fraternal side of GCU.

I live in North Sewickley Twp., PA with my fiancée, Dave and my 2 children Isabella and Enzo. Most of my free time is spent with family and friends.

I look forward to planning new events for 2024! For event information or to share a new idea for an event, please feel free to call me at 724-683-3927 or email me at cbush@GCUusa.com.

I look forward to connecting with you at an upcoming

Riverside Baseball Check Donation. On Thursday, June 15, 2023 Riverside boys baseball team went undefeated 25-0 winning the boys the title of State Champions (class 3A PIAA). Since winning, the team has been working hard



to raise money for their championship rings. GCU was happy to donate to the Riverside team to meet their fundraising goal. Congratulations Riverside!

The Center in Midland Volunteer Activity. On Friday, August 4, 2023, GCU donated and served lunch to over 50

Pre-K through 12th grade students at The Center in Midland. This was the end of summer bash for all the kids. The Center had a variety of activities set up from bounce houses to splash pads. GCU served Pizza Joes pizza and snacks. It was a great afternoon to serve some of the youth in the local community!



serving pizza.

More photos from these events appear at GCUusa.com—About GCU—Community Goodness



Upcoming Events

WTAE-TV Project Bundle Up

Saturday, October 21, 2023 JCPenny-Beaver Valley Mall, Monaca, PA Volunteers Needed

Miracle of Christmas Sight & Sound Theatre Bus Trip

Saturday, November 4, 2023 - SOLD OUT (Lancaster) Ronks, PA Bus pick up in Beaver & Pittsburgh

Pittsburgh Steelers Game

Sunday, November 12, 2023 1 PM Steelers vs. Green Bay Packers - SOLD OUT

The Nutcracker

Saturday, December 16, 2023 7:30 PM Lincoln Park Performing Arts Center, Midland, PA

Pittsburgh Penguins Hockey Game

Tuesday, February 6, 2024 7:05 PM Pens vs. Winnipeg Jets PPG Paints Arena, Pittsburgh, PA

Dates and times are subject to change.

Visit GCUusa.com for more information on all these events or contact Casey Bush at cbush@GCUusa.com or call 724-683-3927.



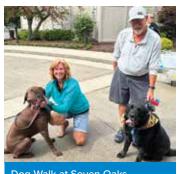
Members at the Pirate game.

Pittsburgh Pirate Game **Firework** Extravaganza Night. On Saturday, August 26, GCU members and guests traveled to PNC Park in Pittsburgh to see the Pirates take on the Chicago Cubs. Although

the Pirates lost the game, members enjoyed the biggest fireworks display of the season on a perfect evening for baseball and fireworks!

Dog Walk Event. The second annual Dog Walk around Dano Drive was held on Sunday, September 17, 2023, at Seven Oaks Country Club. There was a terrific turnout with

over 30 dogs and 60 walkers attending. Participants enjoyed refreshments, Brusters ice cream, a photo booth and a basket raffle. All baskets were donated by community members and local businesses. Proceeds will be donated to the Beaver County Humane Society. Thank you to everyone who attended the walk and donated to support the humane society!



Dog Walk at Seven Oaks.



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



Upcoming Events

Ongoing through November 29

We will be delivering greeting cards to veterans in the tristate area. Contact Melissa if you would like to recognize veterans in your area by submitting a Thank You card during the holiday season.

Ongoing through December 16

Join us to help CHOP (Child Hunger Outreach Partners) in your area! Look for email blasts for volunteer dates & ways you can help the community in need during the holiday season.

Sight & Sound Miracle of Christmas Show Bus Trip

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

Kalahari Indoor Waterpark Overnight Stay

Friday & Saturday, November 17 & 18 **GCU Discounted Rooms**

St. Nicholas Party at Capriotti's Catering

Saturday, December 2, 2023 1 PM McAdoo, PA

Polar Express Train Ride

Saturday, December 9, 2023 2 PM Phillipsburg, NJ

Stourbridge Line Santa Christmas Tree Express

Saturday, December 16, 2023 1 PM Honesdale, PA

Wilkes-Barre Penguins vs Lehigh Valley Phantoms

Saturday, January 6, 2024 6:05 PM Mohegan Sun Arena Wilkes-Barre Township, PA

Top Golf Outing

Saturday, February 10, 2024 King of Prussia, PA

Jim Breuer

Thursday, March 14, 2024 Kirby Center, Wilkes-Barre, PA

Dinosaur World Live

Wednesday, April 24, 2024 Kirby Center, Wilkes-Barre, PA

Visit GCUusa.com for more information on all these events or contact Melissa Cohen at mcohen@GCUusa.com or call 878-207-2327.

Constellations

UPCOMING ARIZONA CONSTELLATION EVENT

Harvest Fest

Saturday, October 28, 2023

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

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

Beaver Constellation

Annual Golf Outing

A field of 73 golfers took to the links on Sunday, September 24 for the Beaver Constellation Golf Outing. In spite of the on again off again misty rain and cool temperatures, everyone had a great time. The format was a four-man scramble again this year. Two teams shot 10 under, but the team of Nathan Galiyas, Patrick Duffy, Dave Allen and Dave Delgrosso won 1st place by match of cards. Second place team was Mike Banchero, Scott Portnova, John Wright II and John Wright III. Third place team with a 9 under score was John Planitzer, Vinnie Spagnola, TJ

Kuny and Ron Sandoe. The buffet dinner was delicious as always! A shout out to Seven Oaks Golf Pro Jason Hammel and the entire staff at the Club for their excellence.

Elizabeth Harbist | Beaver Constellation Coordinator





The first place team members Dave Allen, Dave Delgrosso, Nate Galiyas and Patrick Duffy.



Check in table with Tony Cortopassi, John and Elizabeth Harbist.



Illinois Constellation

The Toy Box Charity & Social Event

A group of GCU members from the Illinois Constellation gathered at The Toy Box Connection in Orland Park, IL to present a check on behalf of the GCU to Michelle Maxia for the benefit of The Toy Box Connection. Michelle provided a tour and a presentation of how The Toy Box Connection operates and its links to other charities in the area and the history of Michelle's founding of the organization. Afterwards, the group celebrated the good works of the GCU with a dinner at Southfork Family Restaurant also in Orland Park.

The founder and current Director of The Toy Box Connection has an interesting background and has a book out for purchase. The book is a true story of Michelle Maxia's religious journey and to her eventual founding of The Toy Box Connection. The book is titled "In the Company of Angels" by Diane L. O'Brien. It can be purchased at Amazon.

Larry Lattuca | Constellation Coordinator



Toy Box Connection Founder/Coordinator Michelle Maxia talks to the group.



From left: Karly Krown, Constellation Coordinator Larry Lattuca, Victoria Blidy, Sharon Dorencz, Karen Krown, Toy Box Connection Founder/Coordinator Michelle Maxia, Ken Krown, Susan Kamzic and Paul Kamzic.

UPCOMING ILLINOIS CONSTELLATION EVENT

Christmas Dinner Celebration

Saturday, December 16, 2023 4:30 PM \$7 Members / \$3 Youth Members \$10 Non-Members / \$4 Youth Non-Members

Papa Joe's Italian Restaurant 14459 S. La Grange Road, Orland Park, IL 60467 Contact: Larry Lattuca at 708-949-6649 or LL3554@gmail.com

UPCOMING INDIANA CONSTELLATION EVENTS

Holiday Dinner

Friday, November 10, 2023 **6** PM \$10 GCU Members \$15 Non-Members

The Dish Restaurant 3907 Calumet Avenue, Valparaiso, IN 46383

Come join us for a delicious dinner to celebrate the upcoming holidays! We will also be collecting can goods & nonperishable items for a local food pantry for the holidays. Please bring items or cash donations with you to the dinner.

Contact: Michelle Earp at 708-932-1444 or earpie4@comcast.net for more information.

Board and Brush Event

Wednesday, November 15, 2023 6:30 PM \$30 GCU Members \$35 Non-Members

Board and Brush Creative Studio 3510 N. Calumet Avenue, Valparaiso, IN 46383

Come and have a fun time learning and building your own project. Experience not needed! Just bring your creativity and personality. They provide the education, materials and fun.

Contact: Michelle Earp at 708-932-1444 or earpie4@comcast.net for more information.

Indiana Constellation

Railcats Baseball Game with Dinner & Fireworks

On Friday, August 4, members and guests from the Indiana State Constellation attended a Railcats Baseball VIP event with dinner and fireworks. It was a wonderful evening of socializing and baseball.

Michelle Earp | Indiana Constellation Coordinator





Members and guests showing off their fancy candles.

Laurel Highlands Constellation

Candle Making Class

On September 24, nine members and guests participated in a candle making class held by Amy Harris owner of Reclaimed Flame. Each member of the group learned how to make their own candle which they could take home to enjoy.

Cake Decorating Class

On October 7, members attended a cake decorating class held at the Cambria County Library. Chad Lamb of Lambcakes Bakery instructed participants in how to decorate a cake, which they took home to enjoy with their families.

Georgia Lehman | Laurel Highlands Constellation Coordinator

UPCOMING LAUREL HIGHLANDS CONSTELLATION EVENTS

Ornament - The Music of the Trans-Siberian Orchestra

Saturday, November 18, 2023
7:30 PM
\$18 GCU Members
\$28 Non-Members
Registration Deadline is October 25

Arcadia Theater 1418 Graham Avenue, Windber, PA 15963

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

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

Backpack Volunteer Event

Monday, November 20, 2023 4 to 5 PM

Cambria County Backpack Project The Learning Lamp 2025 Bedford Street, Johnstown, PA

Volunteers will be helping to pack weekend meals and snacks for the school students in Cambria County. If interested in volunteering, contact: Georgia Lehman at 814-242-2083

Ringing of Bells for Salvation Army Christmas Program

DTBD

If interested in volunteering, contact: Georgia Lehman at 814-242-2083 or gjlehman56@gmail.com

Family Christmas Party

Saturday, December 2, 2023 5 PM - 9 PM \$15 GCU Members \$20 Non-Member Guests \$10 Children age 12 and under Registration Deadline is November 12

The Mirage at Asiago's 709 Edgehill Drive, Johnstown, PA 15901

A Santa Exchange will be held, please bring a \$10 gift. Attendees are also asked to bring a personal hygiene item (toothpaste, toothbrush, shower gel, etc.) that will be donated to the local Women's Help Center.

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

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

Scranton/Wilkes-Barre Constellation

1st Ever Constellation Golf Tournament

The Scranton/Wilkes-Barre
Constellation held its first ever golf
tournament on Sunday, September
17, 2023 at Blue Ridge Trail Golf
Club in Mountaintop, PA. It was a
captain and crew format with boxed
lunches, refreshments and dinner
provided. Sadly, the weather did not
cooperate, but all teams were able to
complete 18 holes. Participants were
all quite soggy by the end of the
tournament, but a great time was still
had by all!

In first place was the team of Madeline Wharton, Bernie Ambrosavage, Brian Williams and Dave Iskra. The second place team included Vincent & Dorianna Latona and Jeff & Laure Marcin. Coming in third was Nick Terpak, Skylar Tabita, Paul Moskva and Chris Klein. Men's

longest drive and closest to the pin were both captured by Paul Pezak. The women's longest drive was won by Skylar Tabita.

A fifty-fifty was held with proceeds to benefit the Gary Sinise Foundation, which benefits veterans and first responders among many others. A big thank you to the first place

team who donated their winnings to the Foundation! Thank you to our great volunteers who braved the weather Colleen & John Evans and Meghan Williams!

Thank you to all the players who came out to golf, endured the weather and still had a great time!

Laure Marcin | Constellation Coordinator





1st place team: Brian Williams, Dave Iskra, Madeline Wharton and Bernie Ambrosavage.



2nd place team: Dorianna Latona, Vincent Latona, Laure Marcin and Jeff Marcin.



3rd place team: Chris Klein, Nick Terpak, Skylar Tabita and Paul Moska.

Catholic Night at Jimmy John's Field UTICA, MI

Baseball Game Celebrating Faith

Jimmy John's Field was the perfect setting for a summer evening of fun and fraternalism. A total of 65 parishioners attended Catholic Night at the baseball game on Friday, August 4 from the Byzantine parishes of St. Basil of Sterling Heights, MI; St. Nicholas of Clinton Township, MI and St. Michael of Flushing, MI. After watching the



Westside Wooly Mammoths defeat the Utica Unicorns, kids were able to run the bases. The evening concluded with a spectacular fireworks display. Thanks to the GCU for providing a ticket and tee shirt discounts to make this event an affordable evening for all families in the area!















Parish Matching Funds

St. Basil the Great Byzantine Catholic Church

STERLING HEIGHTS, MI

Annual Parish Picnic

It was a beautiful summer day for the annual parish picnic on the grounds of St. Basil BC Church on Sunday, July 16. The parish "grill masters" prepared burgers and hot dogs, kids were entertained on the bouncy water slide, while members and friends enjoyed socializing. Three summertime baskets were raffled and a cake



Three generations—Michele Slepski, baby Christopher and grandmother Joyce Morang.

walk, organized by one of the ECF students, was a hit! Fundraising totaled \$703.00, which was matched by the GCU Home Office. Looking forward to next year!

Anita Cipa | Byzantine Parish Coordinator

St. Michael Byzantine Catholic Church

PITTSTON, PA

Flea Market & Ethnic Food Weekend

The weekend of August 5 & 6 included the popular Flea Market and Ethnic Food Sale at St. Michael BC Church. The menu included: holupki, pierogi, haluski. sausage & peppers, Wimpies, kielbasa, and a ziti with meatballs dinner. The event qualified for GCU Parish Matching Funds.

Nancy Stout | Byzantine Parsih Coordinator

Ss. Peter & Paul Byzantine Catholic Church

BRADDOCK, PA

Welcome Spring/Christmas In July/Take a Chance to Win Some Cash

Ss. Peter & Paul Church in Braddock held three fund raising events over the past few months to benefit the parish. In addition, the parish also received a GCU Parish Matching Funds check for \$3,000.00. Thanks to the GCU for the financial assistance.

Arleen Jama | Byzantine Parish Coordinator



St. Mary Byzantine Catholic Church

HERMINIE, PA

Irwin Craft Show & St. Mary Cookies and Candles Sale

The St. Mary BC Church ladies had a booth at the

Summer Craft Show held on August 5. The booth featured kolache nut rolls. cookies and candles for sale to benefit the parish. The fundraiser also received GCU Matching Funds.

Michael J. Pochan | Byzantine Parish Coordinator



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



Flea Market & Check Presentation

St. Gregory BC Church's 2023 Flea Market is now in the history books! The hard-working parishioners spent many hours setting up, sorting, and pricing the items. Blessed with great weather and a large crowd of shoppers, it was a successful fundraiser. Besides that, it was a fabulous time for church fellowship with much fun and many laughs! A huge THANK YOU to the GCU for making it even better with the Matching Funds awarded. The Matching Funds check was presented to St. Gregory's Women of Faith President Susan Ruglovsky and Fr. Valerian Michlik on August 5.

Dorothy Mayernik | Byzantine Parish Coordinator



Check presentation from left: GCU members Michael & Nancy Pillar, Susan Ruglovsky, Dorothy Mayernik and Fr. Valerian Michlik.

St. Ann Byzantine Catholic Church



GCU Matching Funds presentation from the July 13-15 Community Days. GCU Byzantine Parish Coordinator Janet Petro presents check to Darlene McNeil.

St. Mary Holy Protection Byzantine Catholic Church MORGANTOWN, WV

Slavic Food Dinner

On August 13, St. Mary BC Church held a carryout Slavic food dinner featuring cabbage rolls, haluski, kraut & sausage, salad and dessert. All supplies for the dinner were donated. The event realized a profit of over \$2,000.00 and also qualified for GCU Parish Matching Funds.

Robert Johnson | Byzantine Parish Coordinator

FRATERNAL

St. Mary Byzantine Catholic Church

WEIRTON, WV

Nut & Poppyseed Roll & Pirohy Sale

A nut roll, poppyseed roll and pirohi sale was held at St. Mary Church earlier this year. It was a very successful GCU Matching Funds event.

Marilyn E. Charnie | Byzantine Parish Coordinator



Janet Winwood and Brittany Bodo showing off the product.



Ss. Peter and Paul Byzantine Catholic Church

ENDICOTT, NY

Check Presentation

The fundraising committee and congregation of Ss. Peter and Paul Parish gratefully accepted the GCU Matching Funds check of \$628.⁴⁰ following Liturgy on August 13th for the July Can & Bottle Drive.

The funds allow for improvements at the church and assist the local community thanks to the support of our parishioners, families and friends, along with the commitment and generosity of GCU. Thank You!

Daria Shierly | Byzantine Parish Coordinator

St. Mary Byzantine Catholic Church WHITING, IN

Pierogi Fest

Saint Mary Byzantine Church delights in supporting their town's Pierogi Fest each year. This year's event took place on July 28, 29 and 30. The church purchases a booth to sell their



nut rolls and apple squares. The Fest draws nearly 200,000 people who crowd onto 119th Street which features six blocks of booths and stages to entertain people from all over the world. There is a large variety of food along with the namesake pierogies. GCU member and chairwoman Donna



Joanne Kuss, Luke Tang and chairwoman Donna Tang.

Tang with her son, Luke, are shown selling nut rolls, with Joanne Kuss in the back taking care of the apple squares and St. Mary t-shirt sales. GCU member Peter Baranko is responsible for the church parking lot along with assistance from Paul Kuss. The great parish team effort of making & selling the baked goods and parking cars was led by Fr. Andrew Summerson.

 $\textbf{Peter Baranko} \mid \textbf{Byzantine Parish Coordinator}$

Ss. Peter & Paul Byzantine Catholic Church

PUNXSUTAWNEY, PA

Check Presentation

Parish Coordinator Julie Brocious presented pastor of Ss. Peter and Paul BC Church in Punxsutawney Fr. Vasyl Kadar, with a \$3,000.00 GCU Matching Funds check from the annual Lenten pirohi sales held earlier this year.



Julie Brocious | Byzantine Parish Coordinator

St. Michael Byzantine Catholic Church

Polka Festival

St. Nicholas of Myra Knights of Columbus Council 10847 affiliated with St. Michael BC Church held a Polka Festival



on August 20. Ladies of the parish hosted a bake sale at the festival. All baked goods were donated and the sale qualified for GCU Parish Matching Funds.

Patricia Dietz

St. Nicholas Byzantine Catholic Church

Inaugural Parish Golf Tournament

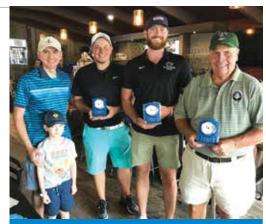
The inaugural St. Nicholas Golf Tournament raised \$3,500.00 for roof replacement at the church. Thank you to all who made this inaugural tournament such a success—the hole sponsors, prize donors, participants and the GCU Home Office. The golf tournament was held on August 5th at Sugarloaf Golf Club. It was the perfect day for the 72 golfers. The team of Ed Keil, Anthony Shaver, Keith Hampton and Ken Moules had low gross of 57 and took home the trophies (engraved clocks), along with a monetary prize. First Flight Low Net 1st place was Jim Gurnari and Gary, Shaun & Jackson Norconk; 2nd place

was Colby Gaugler, Chad Stuart, Josh Turner and Dante Mariano; 3rd place was John Rolo. Mike Elward and Matt & Bob Montville and 4th place was Mark Pegula, Brian Hamilton, Frank Pagula and Tony Musso. Second Flight Low Net 1st place was Tim Lutz and Paul, Stanley & Sean Pezak; 2nd place was Charles & Rick Neary, Mike Fiorelli and Jim Lefchak; 3rd place was Paul Dunda, Jerry Brace, Ron Pitts and Joe Marichak and 4th place was Jon Fiorelli, Ryan Cardoni, Dave Semon and Aaron Koval. Proximity prize winners were Shaun Norconk. Sue Grohowski, Donna Zapotek,



John Bubblo, Anne Marie Neary and John Paul Dolinish.

Linda Montville, Keith Hampton, Josh Turner, Brian Hamilton, John Bubblo and Bob Montville. Thirteen golfers hit the green on Hole 17.



Dominic and Fr. Eduard Shestak presenting trophies to winners Keith Hampton, Anthony Shaver and Ed Keil. Missing from photo was Ken Moules.

to share in the Pot of Gold: Jackson Norconk, Tony D'Eliseo, Ryan Lis, Chet Studensi, Dave Semon, Ethan Mulrooney, Ed Dolinish III, Mike Semon, Donna Zapotek, Gary Nobel, Anthony Shaver, Joe Carnevale and John Rolo.

The tournament concluded with a traditional pig roast with all the trimmings, followed by the presentation of tournament winners and a door prize for all. Special thanks to Fr. Eduard Shestak and his son Dominic, who helped with the door prizes. Save next year's date, Saturday, August 3, 2024, 8 AM shotgun.

 $\textbf{Maria Calogero} \mid \textbf{Byzantine Parish Coordinator}$



Ricky Neary, Chuck Neary, Mike Fiorelli and Jim Lefchak.

St. John Byzantine Catholic Church

Tricky Tray Raffle Fundraiser

A tricky tray raffle and food sale was held the weekends of August 5 & 6 and August 12 & 13 to benefit St. John BC Church. The event also qualified for GCU Parish Matching Funds.

Judy Betterly | Byzantine Parish Coordinator





St. Nicholas Byzantine Catholic Church



Annual Flea Market

GCU members of St. Nicholas BC Church sponsored their annual flea market in the church hall. The event was held for three consecutive weekends due to the large amount of donated items for the sale. Table space was unable to accommodate

all items at once so items were added each week. On behalf of the committee, thank you to the volunteers, the families & individuals that donated items, to the patrons and to the GCU Home Office for the Matching Funds, for making this annual event so successful.

Andrea Sheesley | Byzantine Parish Coordinator





St. Cyril & Methodius Catholic Church

BINGHAMTON, NY

2023 St. Cyril's Festival Raffle

Retired officers of former GCU Lodge 47 located in Binghamton, NY, Pam (left) & Bob Suflita (right), are shown presenting Pastoral Associate Barbara Hill of St. Cyril & Methodius Roman Catholic Church a GCU Non-Byzantine Parish Matching Funds check of \$1,000.00. The funds were a match of the 2023 St. Cyril's Festival Raffle project which was conducted during the months of July and August. There were 10 individual winners drawn on September 5, 2023. Prize money totaled \$3,000.00. Pam and I would like to thank the GCU for continuing this generous "Matching Funds" program. We sincerely appreciate it, as does our parish of St. Cyril & Methodius Catholic Church.



Bob Suflita



GCU Supported Parish Events

St. John Byzantine Catholic Church



Transfiguration-Blessing of Fruit

On Saturday, August 5, St. John BC Church celebrated the Transfiguration of Our Lord Holiday with the blessing and distribution

of fresh fruit to all in attendance at the Divine Liturgy.

2nd Annual Multi Parish Church Picnic

St. John and St. Mary Byzantine Catholic Churches in

Hazleton held their second annual interparish picnic on Sunday, September 17. Plenty of food, prizes, games and a couple of video presentations were enjoyed by all. The GCU Parish Social Program assisted with funding for the event.





St. Mary Byzantine Catholic Church HAZLETON, PA

Church Social

On Sunday, August 6, the Liturgy was held for the Feast of the Transfiguration St. Mary BC Church. Fruit was blessed & distributed to all in attendance during the anointing at the end of Liturgy. Everyone was invited to the church hall afterwards for refreshments. Thank you to the GCU for providing the funds for this event.

Liturgy and Church Social

On Tuesday, August 15, the Feast of the Dormition of Our Blessed Mother was held at St. Mary with a Liturgy concelebrated by Fr. Yevhenii Hradil & Fr. Yaroslav Korostil. A procession & anointing was held afterwards. Everyone was invited to the church hall for refreshments. Thank you to the GCU Parish Social program which provided funds for the refreshments.

Rick Hoppey | Byzantine Parish Coordinator

St. John & St. Mary Byzantine Catholic Churches

Icon Workshop

The parishioners of St. Mary Dormition and St. John BC Churches had the opportunity to participate in an icon workshop led by Peter Pearson. For most, it was a new



Peter Pearson instructing the group.

experience. During the four evening sessions, a group of ten people had the opportunity to learn about Eastern iconography, the history and technique of icon writing.

Each lesson began with a joint prayer, and in a special atmosphere of peace and spiritual meditation, everyone worked on the image of Jesus Christ, who is also called the "Savior not made by hands." Everyone had the opportunity to take their icon home, all had previously been blessed after the festive Sunday Liturgy. The icons turned out very good—even those who



did it for the first time were able to complete their work. At first glance, everyone's icons looked the same, but if you look closely, each icon is unique. Of course, they do not look

CONTINUED

St. John & St. Mary Churches

CONTINUED

professional, but each icon shows the character of the person. An icon is like a book, a life story featuring the uniqueness of the person who wrote it. Facial features and sometimes even emotional state. It happens unintentionally, the person who writes the icon does not even think about it or plan it. But at that moment the Lord speaks in a special way to a person. And that's why everyone can see a part of themselves in the Face of Jesus Christ. This is normal, because we are all in Him, and He is in us.

Fr. Eugene Hradil





St. John The Baptist Byzantine

UNIONTOWN, PA

Catholic Church

Annual Food Drive

St. John parish held a food drive over the weekend of September 16 & 17 before and after the Divine Liturgies. All food and monies collected will be given to the St. Vincent de Paul Food Bank in Uniontown. Thank you for all who donated.

Stephen Petruska Jr. | Byzantine Parish Coordinator



St. Mary Byzantine Catholic Church WHITING, IN

Church Agape following Liturgy

St. Mary BC Church parishioners in Whiting enjoyed an Agape (light Meal) Dinner following the Liturgy on August 13. After the meal members worked together to move the pews back to the original location before the COVID-19 pandemic. The group picture shows the members who helped rearrange the pews with Father Andrew Summerson, pastor coordinating the move. The food was provided by funds from the GCU Parish Social Funding program.

Peter Baranko | Byzantine Parish Coordinator

Sacred Heart Byzantine Catholic Church LIVONIA, MI

Imperial High Tea Gathering

On July 11, 2023, the Ladies of Sacred Heart were treated to a wonderful Imperial High Tea at the Royal Eagle Restaurant located on the grounds of St. Sabbas Monastery, Harper Woods, MI. The restaurant is decorated with artifacts and paintings showcasing the Russian Imperial Court era. The ladies enjoyed authentic Russian Borscht, traditional tea sandwiches, chicken and delicious desserts. Attendees could choose from a large selection of tea, both regular, caffeine-free and herbal served in individual fancy tea pots. The outing was partially sponsored by the GCU Parish Social Funding program.





Trivia Night

It was a fun night when some members of Sacred Heart BCC in Livonia gathered to test their memories at Trivia Night. GCU member Anne Nagrant served as Trivia Master and there were two GCU members on the winning team.

Marianne Nagrant | Byzantine Parish Coordinator

St. Pius X Byzantine Catholic Church

PITTSBURGH, PA

Transfiguration (Blessing of Fruit)

Individual bags consisting of a mixed assortment of fruit were blessed during the Sunday Vigil Liturgy for the Transfiguration of Our Lord on Saturday, August



5. After liturgy, all in attendance were invited to come forward to take a bag home. The GCU Parish Social program assisted with the funding for the event.

Kim Kolesar | Byzantine Parish Coordinator

St. Michael Byzantine Catholic Church

FLUSHING, MI

Parish Picnic

St. Michael BC Church held a parish picnic celebrating the Dormition of Theotokos on Saturday, August 19. The GCU Parish Social Funding was used to provide ice cream at the event.

ECF Kick Off (Cathecism)

On September 24, ECF kicked off the 2023-2024 school year by holding an ice cream and cookies social. Items were provided by the GCU.

Pat Chartier | Byzantine Parish Coordinator



Ss. Peter and Paul Byzantine Church

130th Celebration of Parish

On Sunday, August 6, Ss. Peter & Paul BC Church in Punxsutawney celebrated its 130th anniversary. Parishioners were happy to have Metropolitan Archbishop William Skurla of the Archeparchy of Pittsburgh to celebrate the Divine Liturgy and be their guest at the celebratory dinner. There were 90 people in attendance. Thanks to the GCU Parish Social Funding program which assisted with cost of the dinner.

Julie Brocious | Byzantine Parish Coordinator





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

Golf Outing at Lindenwood Golf Course

The annual St. Gregory Golf Outing was held at Lindenwood Golf Course on Sunday, August 27. The event brought fellowship and good sportsmanship to all. Scramble format

winners were the team of Matthew, Michael & Rachel Hast and Brian Podnar. Closest to the hole skill awards were won by Michael

Hast, Anne Hast, Mike Medvec and Kelly Morton. Young and old enjoyed the day together. The Gary Player Golf Sportsmanship award was presented to Tom & Betty Soroka. Donations were also made towards St. Gregory's iconography project. Everyone is looking forward to next year's event! Thank you to all participants, organizers and the GCU Parish Social Funding program!

Luncheon Gathering

Dorothy Mayernik, the GCU parish coordinator at St Gregory Church helped the Library Ministry members prepare a Luncheon Gathering following the Divine Liturgy on the Feast of the Exaltation of the Holy Cross. In addition, September 14 marked the 37th anniversary of the solemn dedication and

blessing of the church and the birthday of Father Valerian Michlik and parishioner Frank Chiprich. The "LLL" gatherings (Liturgy, Lunch, Library), held on holy days and during Lent, offer a perfect time to enjoy fellowship and a delicious lunch.

Dorothy Mayernik | Byzantine Parish Coordinator



St. Therese Byzantine Catholic Church

ST. PETERSBURG, FL



After Liturgy Social

Parish coffee socials were held August and September for adults and children after the Divine Liturgy. All enjoyed the nice social gatherings and the sweet treats as well. Pastor at St. Therese is Very

Rev. Robert Evancho. Thank you GCU Parish Social program for providing the coffee and treats.

(Charles) Allan Hunt | Byzantine Parish Coordinator



Elizabeth Weiner, Matt Jones and Robert Weiner.



1st row: Mika Turianyn, Fr. Vasyl Kopyn (from Ukraine), Pastor Fr. Brian Norelle, Deacon Tim Ferris. 2nd row: Pani Anhelina Kopyn, Janet Winwood, Joe Romanyak, Marilyn Charnie, Violetta Turianyn, Emmanuel Kopyn, Natalia Turianyn, Emilia Ohar and John Lesho. 3rd row: Tommy Charnie, Benjamin Kopyn and Vasyl Turianyn.

St. Mary Byzantine Catholic Church WEIRTON, WV

Slavonic Liturgy Celebrated

St. Mary BC Church in Weirton was honored to have Fr. Vasyl Kopyn from Mukachevo Transcarpathia, Ukraine celebrate Liturgy in Slavonic.

Fr. Vasyl's wife and two sons live in Weirton and are members of St. Mary church where the two boys are altar servers.



Fr. Vasyl Kopyn & Pani Anhelina Kopyn.

A social was held following Liturgy in the church hall sponsored by GCU.

Marilyn E. Charnie | Byzantine Parish Coordinator

St. Mary Holy Protection Byzantine Catholic Church MORGANTOWN, WV

Parish Picnic

St. Mary BC Church's second summer picnic of the year was held on August 13. Great weather, food and games helped everyone have an enjoyable afternoon. The non-betting bingo was fun for young and old. The event was partially funded by the GCU Parish Social program.

Robert Johnson | Byzantine Parish Coordinator



Holy Trinity Byzantine Catholic Church

CONEMAUGH, PA

August Social Hour

On Sunday, August 6 members of Holy Trinity parish held a coffee & donut social hour to celebrate those who had August birthdays and anniversaries.

Annual Picnic

On August 13, 2023, Holy Trinity in Conemaugh, held its annual picnic in the church social hall following Divine Liturgy. Members of the parish were asked to bring a covered dish to share. The GCU Parish Social funding program provided support for both of the events.

Georgia Lehman | Byzantine Parish Coordinator





St. Emilian Byzantine Catholic Church BRUNSWICK, OH

Patron Saint Parish Picnic

St. Emilian BC Church celebrated their patron saint's day with a parish picnic on August 13. Participants enjoyed delicious food, a pie judging contest, raffles, face painting for the kids and a special visit from the police & fire departments. The children enjoyed the fire hats that were handed out. Congratulations to Bernadette Boskay who won first place for her apple pie! Thank you GCU for the parish financial support.



Natalie Washlock | Byzantine Parish Coordinator

St. Michael Byzantine Catholic Church MERRILLVILLE, IN

Volunteer Appreciation Banquet

Recently a volunteer appreciation banquet was held at St. Michael Church. This annual event seeks to honor those who have selflessly contributed time and treasury to the many events held at the church over the past year. Funds from the GCU Parish Social program assisted with the event.

Jeanne Lazor | Byzantine Parish Coordinator





St. Andrew Byzantine Catholic Church WESTBURY, NY

Celebrating Two Families

The parishioners of St. Andrew Byzantine Catholic Church gave a surprise party for Cathy & Dennis Walsh to celebrate their 50th Wedding Anniversary. The happy couple received a blessing from Fr. Nicholas Daddona before enjoying a delicious lunch and anniversary cake. It was truly appreciated by Dennis and Cathy. It was a very special day.

St. Andrew's is very lucky that the Barcia family are

parishioners at the church. Mr. Barcia brings the two boys to church every week. Giovanni is learning Liturgical singing with Cantor Ed and Alex the youngest son is learning to be an altar boy. Both boys are doing a great job. We look forward to their weekly participation.

Marge Russell | Byzantine Parish Coordinator



St. Mary Assumption B.C. Church NEW SALEM, PA

Blessing of Fruit

Blessing of flowers

The parishioners of St. Mary Assumption Church brought a variety of fruit to be blessed on the feast of the Transfiguration, Sunday, August 6. Those not having their own fruit were given small bags of blessed grapes to enjoy at home. Thank you GCU Parish Social funds.



Blessing of fruit.

Blessing of Feast Day Flowers

Parishioners of St. Mary Assumption Church celebrated their patron feast day with the blessing of flowers on the following Sunday, August 20. Small bouquets of a variety of flowers were blessed and given to the parishioners and guests following the Divine Liturgy. Thank you GCU Parish Social program for helping financially with this beautiful custom!

Bernadette Karoffa | Byzantine Parish Coordinator



St. Mary Byzantine Catholic Church WINDBER, PA

St. Mary Parish Feast Day Picnic

St. Mary Byzantine Catholic Church in Windber celebrated the parish feast day on Sunday, August 13 in the church hall. Everyone enjoyed the good food & fellowship. Thanks to the GCU Parish Social Funding program for supporting this parish event.

Thresa Valko | Byzantine Parish Coordinator

St. Nicholas Byzantine Catholic Church

ROEBLING, NJ

Parish Sunday Social

St. Nicholas Parish held two fellowship socials following the Sunday Divine Liturgies on August 13 and September 10. The events give both young and old the opportunity to get together as a parish family. Thanks to the GCU Parish Social Funding program for assisting with the purchase of supplies for the socials.

Carol Reichmann | Byzantine Parish Coordinator

Ss. Peter & Paul Byzantine Catholic Church BRADDOCK, PA

Priest Day Coffee & Donut Social

On Sunday, September 17, Ss. Peter & Paul Parish in Braddock hosted a gathering, embracing the simple joys of coffee with donuts and a celebration of Priesthood Sunday to honor devoted pastor, Fr. Vitalii Stashkevych. Thanks to the GCU for the invaluable support and collaboration throughout this year. Together, we have strengthened the ties that unite us, and we eagerly look forward to what the future holds.

Arleen Jama | Byzantine Parish Coordinator









All enjoyed the donuts and socializing.

Charity Golf Scramble Benefiting the Greater Pittsburgh Community Food Bank



1st place team of Keith Lockwood, Jim Pecnik, Joe Karaffa and Jacob Saathoff.



4th place team of Bryan O'Shaughnessy, Deacon Stephen Suchan, Elizabeth Harbist and John Harbist.

Beaver, PA. The 2nd Annual GCU Charity Golf Scramble benefiting the Greater Pittsburgh Food Bank took place on Monday, September 25, 2023. The tournament was held at Seven Oaks Country Club.

The event had a field of 9 foursomes that participated in the scramble format tournament. Golfers enjoyed breakfast, lunch and dinner at the event. Golf Shop gift certificates were awarded to the 1st, 4th and 7th place teams as well as 5 skill prize winners.

GCU member Deacon Stephen Suchan, a regular at many GCU golf events, scored every golfers dream a hole-in-one. The shot took place on the par 3 Hole *14. Stephen had no idea the ball went into the hole until he got to the elevated green and found his ball in the cup. The feat was witnessed by his foursome partners of Bryan O'Shaughnessy and John & Elizabeth Harbist. Stephen will receive a \$1,000.00 GCU annuity in recognition of his feat taking place at a GCU sponsored golf event.

Congratulations to Deacon Stephen and

all of the winners. The real winner was the Food Bank—they received a check for \$2,021.00 from the proceeds of the event.

We would love to see more of you for next year's event which will be on Monday, September 23, 2024.



Deacon Stephen A. Suchan scored his first ever hole in one on Hole 14 at Seven Oaks Country Club during the Charity Golf Event.



Team of Nancy Crouthamel, Marilyn Fenati, Carla Gedman and Gail Etter.



Team of Joe Sorrento, George Romanchak, Chris Pistilli and Sam Gouker.



Team of Matt & Tom Hoenninger, Fred Peters III and Jo Ann Patross Peters.



7th place team of Basil Wahal, John Niskach, Athena Wahal and Zack Wahal.



Team of Randy Blatt & Nick Persing from Paylocity, Yuri Sucart & Scott Brentin from Gallagher Insurance.



Cherry and John Maracek.

Team of Casey Wagner, Vic Homa, Jim Arbuckle and Cliff Farmer.





For Your Information

Events

41st Annual Carpatho-Rusyn Celebration

Sunday, October 29, 2023 Divine Liturgy 10:30 AM 12 NOON to 5 PM FREE

St. John the Baptist Church Social Hall 201 E. Main Street, Uniontowm, PA

There will be ethnic foods such as holubki, pirohi, halushki, kolbasi & sauerkraut, soup, pagach and baked goods (long rolls, a variety of pastries, cakes, kolachi, breads and much more). This annual event will feature performances of Rusyn Folk music by "Rusynsky Betjare" starting @ 12:30 PM and continuing throughout the afternoon. There will be presentations on Rusyn cultural aspects such as customs and traditions. The day will include a display of artifacts, authentic costumes, models of Rusyn wooden churches, photographs and documents. There will be folk art demonstrations of pysanky, embroidery, iconography, bobbin lace making, as well as a church tour and children's activities. Crafts, embroidered Easter basket covers, the parish's cookbook "Carpathian Cookery" will be on sale, there will be raffles and more. Features are subject to change. Father James Fraser is administrator at St. John. Handicapped accessible and admission is free. For information call 724-438-1382 M-F 9 AM-3 PM, (leave message). Please check parish website http://www. stjohnbaptist-byzcath-uniontown.org/ or call 724-438-1382 (leave message) the week of the event for possible changes.

66th Annual St. Nicholas Charity Dinner

Sunday, December 3
Moleben at 3 PM
Social Begins 4 PM
Brief Program & Dinner at 5 PM

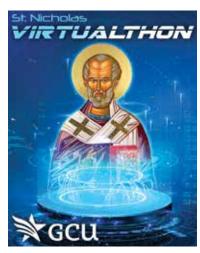
St. John the Baptist Cathedral Center Munhall, PA

Benefits the Byzantine Catholic Seminary

St. Nicholas Virtualthon

A GCU Community Outreach Event to Benefit the Ss. Cyril & Methodius Seminary

The St. Nicholas Celebration to benefit Ss. Cyril & Methodius Byzantine Catholic Seminary is planned for Sunday, December 3, 2023 at St. John Cathedral Center in Mun-



hall, PA. In an effort to provide a way for those who would like to support the Seminary, but are too distant to attend the event in person, the GCU Board of Directors has once again instituted the St. Nicholas Virtualthon—A GCU Community Outreach Event to Benefit the Ss. Cyril & Methodius Byzantine Catholic Seminary. This is a Matching Funds event with the GCU Board pledging to match up to \$5,000.00 in total donations. If you would like to donate to this effort, please visit the GCU website to pay by credit card at www.GCUusa.com or if you prefer to pay by check, please make payable and mail to: St. Nicholas Virtualthon, 5400 Tuscarawas Road, Beaver, PA 15009. Donations received by Monday, November 20, 2023 will be acknowledged in the program booklet for the event.

For Your Information

Available

GCU Culinary Chronicle Cookbook

The GCU Culinary Chronicle Cookbook was first published in 1985 as a fund raising tool for the proposed construction of a wooden church

on the GCU property in Beaver, PA. The dream was realized with the completion of the GCU St. Nicholas Chapel in 1992. The cookbook, over 270 pages of favorite family and ethnic recipes, has

continued to be very popular. The proceeds from sales now benefit the GCU Foundation with \$1 from each book sold going directly to the GCU Cause of the Quarter. The cookbook is available in its original printed version for a cost of \$20 (\$10 plus \$10 for shipping) or in a downloadable version (PDF) for the cost of \$8. Order and pay with a credit card at GCUusa.com/Giving Back/Cookbook. It makes a perfect Christmas gift.

Hand Painted all Occasion Greeting Cards

Designed by Sr. Seraphim Olsafsky, OSBM. 10 assorted greeting cards-4 Birthday (2 of 2 designs) 2 Wellness, 2 Congratulations and 2 Sympathy. Offering: \$14.50 + shipping & handling. Questions? please call 724-439-8644. Visit the Sisters website at sistersofstbasil.or/greeting-cards/to order. Christmas and Easter cards are also available.







Carpathian Cookery Cookbook

Having sold nearly 20,000 copies, the cookbook has entered its



20th printing and was requested by the Library of Congress to be in their ethnic cooking collection. The 330-page cookbook has a new look and features a protective plastic cover. The book includes sections on Christmas and Easter customs and recipes, traditional Rusyn and Slavic foods, other ethnic dishes, and many other tried-and-true recipes of St. John's parishioners. There is a variety of paska bread and kolachi (filled roll) recipes, as well as meatless dishes and Lenten recipes, suitable for the Great Fast, as well as the Pre-Christmas Fast. The cost of the cookbook is \$14.00 plus \$5.00 postage and handling (\$19.00). If ordering from Canada. please send a \$30.00 U.S. Postal money order payable in U.S. dollars to reflect the difference in the exchange rate and postage cost. To order please send a check or money order to: Ethnic Craft Club, St. John Byzantine Catholic Church, 201 E. Main Street, Uniontown, PA 15401, call 724-438-1382 (M-F 9 AM-3 PM please leave a message) or email carpathiancookery@gmail.com.

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

Degree options are offered both online and on campus.

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Rooted in ancient Christianity

To begin M.A.T. program in upcoming spring semester, application deadline is December 1. Students have a choice of four different M.A.T. focus areas:

- · Chaplaincy
- Dogmatics
- Liturgy
- + Sacred Scripture



www.bcs.edu

For Your Information

2023 Year End Processing Cut Off Dates for Withdrawals, Distributions, Cash Surrenders

GCU is planning for your year-end withdrawal processing to assure that each request is addressed in a timely and efficient manner. GCU has established a cut-off date of Wednesday, December 13, 2023 for receiving: Annuity Partial Withdrawal (including RMD & Inherited IRA distributions), Annuity Cash Surrender and Life Insurance Cash Surrender requests for processing by Tuesday, December 26, 2023. This includes requests received via fax, emails, web requests & mail via courier or the US Postal Service. Please note that a W-9 Form and W4-R Form will need to be completed and forwarded with any requests for withdrawals or surrenders.

If requests and all documentation are received after close of business on December 13, the GCU will work to complete the request by December 26, but cannot guarantee processing before year end. Should you have any questions, please call the Member and Agent Service Staff at 855-306-0607.

2023 GCU Holiday Closings

Thanksgiving

Thursday, November 23 Friday, November 24

Christmas

Friday, December 22 Monday, December 25

New Year's

Friday, December 29 Monday, January 1, 2024

Statement of Ownership, Management & Circulation

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 - Basil M. Wahal, 5400 Tuscarawas Road, Beaver, PA 15009-9513
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16	Publication of Statement of Ownership: C	Octobor 2022	

- Publication of Statement of Ownership: October 2023
- I certify that the statements made by me above are correct and complete.

-s- Basil M. Wahal, Managing Editor

Remembrances

Mary Ann (Willem) Gilbert

Mary Ann (Willem) Gilbert, 83 of Economy Borough, PA and formerly of Hopewell Township, PA passed away peacefully on Friday, September 22, 2023, at Providence Care Center surrounded by her loving family, following a hard-fought battle with dementia.

Born October 25, 1939, in Pittsburgh, PA, she was the daughter of the late Joseph Willem and Amelia Willem Kosis. In addition to her parents, she was preceded in death by her husband of 57 years, Richard W. Gilbert, and her siblings, Joseph and Robert Willem.

She is survived by her children, Sherry (David) Kordas, Economy Borough, with whom she lived, and Richard J. "Butch" Gilbert, Columbus, OH; six grandchildren, Lindsey (Daniel) Hyatt, Carley Kordas (Brandon Kimble), Breean (Kyle) Beers, C. Reed (Leah) Gilbert, Avery Gilbert, and Meredith Gilbert, and two great grandchildren, Hadley Hyatt and Bear Beers.

Mary Ann retired from GCU in 2005 with 17 years of service to the organization. She was a member of Mary Queen of Saints Parish, Our Lady of Fatima Catholic Church, Hopewell. She enjoyed spending time with her family and especially her grandchildren and great grandchildren, attending Riverhounds, Steelers, and soccer games, and playing 500-bid for nearly 50 years with her special "Card Club" friends.

Friends and family were received at Tatalovich Funeral Home and Cremation Services, INC., Aliquippa, PA.

Mary Ann's family would like to extend special thanks to the staff of Gallagher Hospice and the nurses and aides at Providence Care Center for their excellent and compassionate care.

Eternal memory and blessed repose.

Richard "Rick" Bechtel

On Friday, September 1, 2023 longtime GCU member Richard "Rick" Bechtel at the age of 66 died in Goodyear, AZ with his wife Anita Angle and sister Cheryl Delozier at his side.

Rick had a long and rewarding career in the telecommunications industry. He did not allow the myriad health conditions he faced interfere with living. Rick loved golfing, Pirate baseball, Steeler football and all things Penn State.

Eternal memory and blessed repose.

Deceased Members

(State Lodge-Member-City-State)

8344	Eleanor H. Ahner, Lehighton, PA	8344	Norma C. Dale, Indiana, PA	8344	MaryAnn Hufnagle,
8327	Ellen M. Akotchik, Little Falls, MN	8358	Gerald Daniel, Pewaukee, WI		Schuylkill Haven, PA
8344	Lawrence Amilowski, Bartonsville, PA	8344	Kathleen M. Dayok, Warren, PA	8358	John M. Jakubowski, Waukesha, WI
8337	Ronald Antonyak, Binghamton, NY	8344	Elsie G. Deffenbaugh, Beaver, PA	8344	Theresa Joseph, Charleroi, PA
8344	Albert Apicella, Fairbank, PA	8344	Ronald Delia, Brockport, PA	8341	John Kachuba, Westlake, OH
8344	Mary R. Armitage-Heupel,	8313	John Derbas, Chicago, IL	8344	Phyllis Karenbauer, Butler, PA
	Washington Crossing, PA	8344	Leslie A. Dolanch, Eighty Four, PA	8309	Donna M. Katterhagen, Lakeland, FL
8326	Alida M. Baldwin, Burlington, MI	8302	Sandra E. Donnelly, Buckeye, AZ	8302	Gwendolyn D. Kimball,
8344	Paul Andrew Balta, Gibsonia, PA	8344	Margaret Ernst, Cranberry Twp., PA		Scottsdale, AZ
8344	Margaret A. Baran, Portage, PA	8354	Delores S. Esak, Colonial Beach, VA	8349	Bernice Kirik, Denton, TX
8304	Marc Berney, Escondito, CA	8344	Richard Fath, Warminster, PA	8344	Ilse Kirschen, Plymouth Meeting, PA
8344	Ruth Bixler, Mt. Wolf, PA	8358	David Fehrenbach, Marshfield, WI	8344	Charles H. Knox, New Stanton, PA
8309	John Bobik, Ocala, FL	8359	Donald H. Fetterolf, Greensboro, NC	8344	Agnes Kochik, Moshannon, PA
8315	Robert D. Bobson, Southbend, IN	8341	George O. Frame, Atwater, OH	8304	Junichi Koshi, La Palma, CA
8358	Lorraine Bodart, De Pere, WI	8344	Joyce A. Fretz, Harleysville, PA	8344	Helen Kromer, Kittanning, PA
8344	Naomi Boehler, Hummelstown, PA	8358	Marion H. Gade, Beaver Dam, WI	8344	Ann Kudray, Export, PA
8304	Darlene M. Boom, Murrieta, CA	8344	Joseph G. Gaydos, Wilkes Barre, PA	8358	Timothy Kurilla, Rhinelander, WI
8344	John R. Bost, West Mifflin, PA	8309	Julia M. Giles, Ocala, FL	8341	John J. Kutsick, Parma, OH
8358	Patricia A. Bowers, Kaukauna, WI	8309	Margaret Girman,	8327	Gladys C. LaCoursiere,
8309	Helen Braszo, Laguna Vista, TX		Middleburg Hts., OH		Crookston, MN
8341	Nancy K. Brian, Solon, OH	8327	Dorothy J. Greseth, Rochester, MN	8344	LaBerta E. Laird, Harleysville, PA
8313	Nathaniel Brown, Lombard, IL	8309	Victor Gust, Naples, FL	8313	Laurence Langer, Marengo, IL
8344	Frank Bubash, Uniontown, PA	8344	Donna Lee Haney, Trafford, PA	8326	Mary Latham, Decatur, MI
8344	Helen Buranovsky, Coraopolis, PA	8344	Ruth M. Hargreaves,	8344	Daniel J. Laurent, Butler, PA
8344	Mary Burlett, Beaver, PA		East Stroudsburg, PA	8344	Helen Lebanik, Pittsburgh, PA
8344	Elsie O. Buss, Natrona Heights, PA		Richard D. Hartzell, Edgerton, WI	8335	Elizabeth Lechman, Little Falls, NJ
8359	Carol Cafrelli, Emerald Isle, NC	8344	Alverna Havrilko, Shenandoah, PA		Natalia M. Leed, Bernardsville, NJ
8359	David C. Cafrelli, Emerald Isle, NC	8335	Anna Henry, Tinton Falls, NJ	8327	Selden Leighton, North Mankato, MN
8344	Vincenzino Carapellotti,	8344	Russell Hildenbrand, Sutersville, PA	8361	
	Aliquippa, PA	8344	Betty Hill, Warren, PA	8329	Gregory W. Lewarchik, Jackson, WY Evelyn A. Lippert, Lees Summit, MO
	Theodore Cebula, Milwaukee, WI	8341	Michael D. Hnat, Dayton, OH		Monica Lizanich, Sun City, AZ
8302	Helen Chapman, Mesa, AZ	8341	Betty M. Horning, Salem, OH		•
8341	William Christoff, Wickliffe, OH	8344	Mary C. Hornyak, Lafayette Hill, PA		Sonia Luciow, Greensburg, PA Shirley R. Lundy, Waterford, CT
	Dominic Cicchirillo, Fallansbee, WV	8344	Bradley N. Horvath, McAdoo, PA		•
8315	Margaret E. Cioni, Crown Point, IN	8344	Irene Horvath, Bethlehem, PA		Barbara Martin, Sun City, AZ
8309	Mary A. Colquhoun, Titusville, FL	8344	Caroline B. Howard, Mt. Pleasant, PA		Russell D. Martin, Apollo, PA
8344	Virginia M. Comcowich, Beaver, PA	8344	Mary Hrebin, Dunmore, PA		Anna Matkosky, Peckville, PA
8344		8335	Joseph John Hrinyak,	8344	Pauline McAllister, Monroeville, PA
8344	John Craig, Houston, TX		Frenchtown, NJ		Andrea E. McClaine, Ocala, FL
8306	Dennis Daigneault, Southington, CT	8344	Paul Huebner, Orwigsburg, PA	8344	Barbara A. McMasters, Homer City, PA

8344	Darlene McNair, Lilly, PA	8313	Francis Samet, Burbank, IL	8344	Ronald A. Tubbs, Warren, PA
8344	Carla L. Metrick, Butler, PA	8344	Fred Savannah, Butler, PA	8302	Nicanor R. Valenzuela, Tucson, AZ
8358	David W. Meyer, Colfax, WI	8344	Patricia Savie, Pittsburgh, PA	8337	Mary Valko, New City, NY
8341	Jeffrey L. Michalka, Strasburg, OH	8344	Harold Schnur, Butler, PA	8326	Irene Vasko, Macomb, MI
8335	Magdalena Middleton, Hillside, NJ	8358	Caroline J. Schwartz,	8327	David E. Volkerding, Ada, MN
8344	Katherine Miller, Aliquippa, PA		Mukwonago, WI	8304	Paddy Von Kriegenbergh,
8344	Anne Miseyka, Butler, PA	8344	Joseph Scipione, Hatfield, PA		Lake Forest, CA
8344	Ethel M. Moses, Highspire, PA	8337	Michael Sedlack, Johnson City, NY	8344	Susan S. Voorhoeve,
8344	R Allen Moulton, Sewickley, PA	8326	George Serafin, Warren, MI	0044	North Wales, PA
8358	Mary Bell Mueller, Wauwatosa, WI	8360	James E. Shaffer, Bluffton, SC		Stella Wenzel, Warren, PA
8359	Jimmy L. Mullis, Monroe, NC	8344	Orville E. Sharpton, Dilliner, PA	8341	John C. Wilcox, Stow, OH
8335	Charles E. Murtaugh, Westville, NJ	8344	Mary Lou Shew, Newburg, PA		Robert Wittko, Ash, NC
8359	William Musso, Greensboro, NC	8305	Richard Shutack,		Phillip P. Woolworth, Barbeau, MI
8344	Miriam C. Neff, Bedminster, PA		Colorado Springs, CO	8359	Noble T. Yarbrough,
8344	Eileen M. O'Connell, Doylestown, PA		Katherine Sikoryak, Alexandria, VA	8340	Walnut Cove, NC
8305	Sandra J. Olah, Canon City, CO		Gloria Silipigni, Charlotte, NC		Billy Yates, Houston, TX
8344	Charles Olen, Prospect, PA		Regina Sinko, Pottsville, PA		Robert Yelenovsky, Imperial, PA Ann M. Yurcisin, Johnstown, PA
8344	Joyce Ordos, West Mifflin, PA		Roberta Skerrett, New Brighton, PA	8344	Rita Zdun, Gilbertsville, PA
8344	Mary Oxenford, Birdsboro, PA		Marilyn Smith, Wexford, PA		Elizabeth Zelenak,
8344	Raymond R. Ozimok, Aliquippa, PA		Debra L. Snavely, Harrisburg, PA	0344	Hummelstown, PA
8337	Sharon Marie Pagano, Kenmore, NY		Raymond Sobczak, Elizabeth, PA	8344	Charles T. Zeleznik, N. Versailles, PA
8344	Rocco A. Panaiia, W. Homestead, PA		Veronica Sokach, Johnstown, PA		,
8341	Rose Pataki, Cincinnati, OH		Bernard P. Soricone, Mesa, AZ		
8341	Dorothy M. Paxson, Salem, OH		Margaret Staszak, White Oak, PA		
8335	Richard T. Pearson, Mount Laurel, NJ		James R. Stevenson, Mill Hall, PA		
8309	Patricia Pecoraro, Ormond Beach, FL	8341	Mary Strippy, Strongsville, OH		
8344	Samantha M. Persuitte, Aliquippa, PA	8341	Hazel Sullivan, Kent, OH		
8309	Emil M. Phillips, Bradenton, FL		Walden Swanson, Tucson, AZ		
8344	Demosthenes Pikras, Bridgeville, PA		Carol A. Thompson, Valencia, PA		
8302	Carroll Pistole, El Roy, AZ		Carol Thompson, La Crosse, WI		
8344	Catherine Pointek, Swoyersville, PA		Ruth Tiernan, Hollidaysburg, PA		
8344	Lillian Poljak, Pittsburgh, PA		Sylvia A. Tierney, Altoona, PA		
8304	Thomas J. Pollastrini, Alamo, CA		Jan M. Timm, Jefferson, WI		
8344	Simon M. Pristoop, Luquillo, PR		Lois Tinninis, Mahanoy City, PA		
8344	Gladys Reed, Sarver, PA		Teresa Tippett, Harbor Springs, MI		
8344	John Regan, Sarver, PA	8341	Richard A. Tirpak, Columbiana, OH		
8358	Mary L. Risberg, Sock City, WI		Gladys Tison, Jacksonville, FL		
8344	Richard Rocereto, Beaver Falls, PA		Serafine Tolerico, Carbondale, PA		
8344	Douglas D. Rockacy, Wexford, PA		Thomas R. Tomayko, Harmony, PA		
8344	David Ronosky, Ambridge, PA	8344	Clarence Tremmel, Altoona, PA		



2023-2024 GCU Scholarship Programs

GCU is pleased to announce the scholarship opportunities and requirements for the 2023-2024 scholarship program. Visit www.GCUusa.com under Member Benefits for more information.

Online scholarship applications will be available October 1, 2023 - December 31, 2023.

Membership Requirements for all GCU Scholarships

To be eligible for all GCU scholarships, the student must be a member of the GCU by December 31, 2023 with either:

★a permanent life certificate or ★an annuity with a minimum balance of \$2,000.00

Membership requirements must be maintained throughout the application and award process in order to receive any scholarship award.

Opportunities for College Students

The National Scholarship is a \$2,000.00 award for members five years and longer; members under five years \$1,500.00 award:

- * are attending college (or other post-secondary education) as a full-time student
- ★ maintain a 2.75 GPA ★ meet all application and eligibility requirements

Along with an online application, applicants must submit:

- ★ Collage of volunteer activity ★ photo
- ★ letter of recommendation from a parish priest, college chaplain or other clergy
- ★ Fall 2023 grade transcript (unofficial transcript accepted)

The Academic Performance Scholarship is a \$1,500.00 award for members five years and longer; members under five years \$1,000.00 award:

- ★ previously received the National Scholarship ★ maintain a 3.3 GPA as a full-time student
- meet all application and eligibility requirements

This award can be received a total of four times; does not have to be consecutive years.

Along with an online application, applicants must submit:

★ Fall 2023 grade transcript (unofficial transcript accepted)

Opportunity for High School Athlete Seniors

The Athletic Scholarship is a \$2,000.00 award for one male and one female member who:

- * are high school seniors * participated in at least one organized sport
- participated in at least one community service or volunteer activity
- ★ maintain a 2.3 GPA ★ will be seeking a degree program in the following academic year

Along with an online application, applicants must submit:

- ★ letter of recommendation from coach/instructor/organizer of each sport participated in
- tetter of participation from organizer of at least one volunteer activity participated in
- school photo *current grade transcript
- photo of student participating in sporting activity or in sports uniform

Applications for any of the above scholarships must be completed and submitted online in one session by 11:59 PM EST on December 31, 2023 to be eligible.

Once the online application is received and membership requirements are verified, the student will receive an email within 10 business days confirming acceptance of the application and requesting supporting documents be submitted by Wednesday, January 31, 2024. Applicants will receive a confirmation of receipt email for supporting documents.

All email correspondence will be done through applicant's email addresss **PLEASE DO NOT CALL**. The GCU Scholarship Committee will meet in April 2024 Applicants will receive an acknowledgement email by the first week of May 2024 informing them if they received a scholarship award.



