

APRIL 2025

# GCU

MAGAZINE

## Annual Report Issue

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Spiritual Advisor

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**George Kofel**  
Chairman, Board of Directors

## A Time of Renewal

**A** new season has arrived. Spring, which originates from the Old English word “springan”, means to leap, burst forth, grow. It’s a time of renewal and regrowth. I must admit, it is my favorite season! It’s a season where we say goodbye to the cold and snowy days of winter and prepare for the long and hot days of summer. Days become longer and nights shorter. It is a most colorful time of the year as we enjoy cherry blossoms, daffodils, the blossom of plant life, trees and more. It’s a time we can go outdoors and golf, do yard work, prepare the garden for planting, and of course doing my favorite pastime which is relaxing with a fishing pole in hand enjoying the beauty and sounds of nature that surrounds us.

Spring also is when the Annual Report Issue of the *GCU Magazine* is published. In this issue, you will find a report of the 2024 financial performance of GCU prepared by our Chief Financial Officer Tim Demetres along with GCU’s operational accomplishments summarized by Chief Operations Officer Jeremy Stephenson. We invite you to review their reports.

Seven Oaks Country Club, Inc., a subsidiary of the GCU Holding Company, Inc., continued positive growth in revenue and memberships during 2024. The new Swimming Pool and Racquet Complex enjoyed a banner season during its first full year of operation—adding to the improved revenues and increased membership of the Club. The recent improvements and renovations to the Club along with the addition of the Swimming Pool and Racquet Complex have attracted both golfers and families to call Seven Oaks Country Club their summer family destination.

In 2024 we welcomed Chief Operating Officer Jeremy

Stephenson to our Executive Team. We also welcomed newly elected Director Ron Bednar who joined the 9 other incumbent members of the Board of Directors that were reelected in the GCU Quadrennial Election. It was a year to say thank you to Mr. John Oslick for his many years of dedication and service to GCU. He served the organization as both a former longtime employee and then for 12 years as a National Director.

The year 2024 marked the 2<sup>nd</sup> year of GCU’s successful Fraternal Metamorphosis Program. We are excited to see what 2025 will bring to our membership as we have added four new Constellation areas to the program.

GCU also faced challenges in 2024. Financial, economic and fraternal challenges were met head on by our Board of Directors and Executive Officers. Together, we navigated through these choppy waters and made decisions for the betterment and success of GCU and its members.

On behalf of the Board of Directors, the Executive Officers and the entire GCU Team, we thank you for your trust in us by choosing GCU for your financial and insurance needs. We pray to our Patron Saint Nicholas to bless us with knowledge as we move forward in achieving our strategic goals and objectives. We ask him to continue to be at our side in assisting us to safely steer the good ship GCU.

Wishing everyone a blessed Easter Season.

Christ is Risen! Indeed He is Risen!

Christose Voskrese! Voistinnu Voskrese!



Jeremy Stephenson  
GCU COO

# GCU's 2024 Accomplishments

## Reflecting on a Year of Growth and Service

It is with immense pride and gratitude that I reflect on the past year at GCU. The successes of 2024 were fueled by the remarkable dedication of our members, staff and volunteers. In our mission to serve both our faith and the broader community, GCU consistently strives to uplift those around us through charitable giving, innovative programs and unwavering fellowship. Below are a few highlights that showcase how we have grown, adapted and strengthened our commitment to serving our members throughout 2024.

### 1. Strengthening Our Community Presence

This year, our partnerships with local parishes and community organizations reached new heights. We remained focused on financial support and active involvement in faith-based programs while sponsoring a variety of events that brought members together for spiritual reflection, as well as retirement and life insurance education. By emphasizing volunteer opportunities and demonstrating how GCU can support its members, we not only provided valuable resources and assistance, but also fostered an environment of unity and compassion throughout our organization.

### 2. Embracing Technology for Better Member Experiences

As we continue to adapt to our ever-evolving digital world, GCU placed great emphasis on modernizing our operations in 2024. Our dedicated team worked diligently to enhance the online member portal at **Members.GCUusa.com**, ensuring faster, more secure access to important information. By introducing improved digital platforms—ranging from an online application process to a more robust membership portal—we empowered our members to manage their benefits and inquiries anytime, anywhere.

### 3. Amplifying Philanthropic Initiatives

Giving back remains at the heart of GCU. Throughout 2024, we focused on philanthropic efforts to better serve those most in need. Our charitable events—such as supporting local food banks and conducting matching-funds campaigns—addressed critical causes that arose over the course of the year. We also continued to support our younger members through scholarship initiatives, awarding financial aid to numerous students pursuing higher education. These accomplishments reflect our longstanding tradition of generosity and caring—values that unite and inspire all of us at GCU.

### 4. Looking Ahead

Our 2024 achievements serve as building blocks for an even stronger and brighter tomorrow. We look forward to forging new partnerships, expanding to new states, strengthening existing bonds, growing our membership, and further evolving our digital capabilities by overhauling the organization's website [www.GCUusa.com](http://www.GCUusa.com) in the coming year. Above all, we remain steadfast in our mission to foster a loving, faith-filled community that empowers its members to live in service to one another.

Reflecting on this past year, I am inspired by our collective efforts and the abundant blessings we have received. On behalf of the entire leadership team, thank you for your continued support, faith, and commitment. It is an honor to work alongside all of you—and I look forward to the promise and possibility that 2025 holds for GCU.





Fr. Valerian M. Michlik

GCU Spiritual Advisor

# Easter Egg Symbolism

**D**ear Friends:  
For the past fifteen years St. Gregory's has had a very successful pre-Lenten event—Comedy Night. Every year we pack the church hall with parishioners and guests who come to enjoy clean humor and a good time.

This year as part of our 15<sup>th</sup> anniversary, we had a special raffle which was announced by David Kaye, PGH's King of Comedy and a good friend of St. Gregory's. There was great anticipation about what this year's "special prize" would be. Finally, the moment arrived, and the winner was announced. What was the special prize? A dozen of farm fresh eggs. Everyone had a good laugh, knowing that the reference was to the high prices of eggs and groceries in general. However, and more importantly, we were able to find the humor within a difficult situation and enjoy the company of one another in this pre-Lenten event, and that, in and of itself, is a WIN.

With Pascha-Easter being celebrated in our parishes and families, we get to celebrate a major WIN every year! The celebration of the defeat of death, as neither death itself nor the power of the grave could hold our Savior captive. In this victory that came through the Cross, Christ broke the bondage of sin and through faith offers us restoration, transformation and eternal life.

I mentioned before that the special "prize" at St. Gregory's Comedy Night was a dozen of eggs. For us, one of the most symbolic and beautiful Paschal-Easter customs is the practice of preparing, giving, and eating eggs. Most seem to take the idea of eggs for granted at Easter. Still, there is the fun in boiling and coloring them, and even more enjoyment in giving them to relatives and friends and cracking the eggs together as the greeting of the Holy Feast is said: "Christ is Risen! Christos Voskrese!" However, the real enjoyment of the Easter eggs comes only when the symbolism is realized, and its connection to Resurrection of Our Lord Jesus Christ is acknowledged.

The egg itself is a symbol of the Resurrection - while be-

ing dormant it contains a new life sealed within its walls. The idea of the egg as a symbol of fertility and of renewed life goes way back to the ancient Egyptians and Persians who had the custom of coloring and eating eggs during their spring festivities. This ancient idea of the significance of the egg as a symbol of new life readily became the symbol of the Resurrection of Christ to the people of the early Christian Church. In Christianity, the Paschal egg represents the sealed tomb in which the Precious Body of Our Lord and Savior Jesus Christ was placed after His Crucifixion - the shell being the sealed tomb having dormant life within its walls.

In Greece and the Middle East, the Christian faithful dye the eggs red because the Roman soldiers put on Jesus Christ a

red cloak, as King of the Jews, while they were mocking and torturing Him.

According to another tradition, the first Easter egg was a gift from Saint Mary Magdalene to the Roman Emperor Tiberius. Shortly after Christ the Savior's Ascension, Mary Magdalene came to Rome to preach the Gospel. In those times, people coming to see the emperor



were supposed to bring him a present. Wealthy people used to bring jewelry, while poor people would bring what they could afford. Therefore, Mary Magdalene, once a noble and rich woman, who then lost everything except her faith in Christ Our Savior, offered to Emperor Tiberius a

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Investing in the Goodness  
of Community



## Privacy Policy

We appreciate your Membership with the GCU. The GCU is a Fraternal Benefit Society that has always been and will be committed to protecting the privacy of your personal financial and medical information. This will continue to be a matter of top priority for us.

### **We will not:**

- disclose personal, non-public information about you to anyone other than our affinity partners and always, only as permitted or required by law.
- disclose personal medical information about you except as permitted by law or as you may authorize.
- sell lists of our members to any vendor of goods or services.

### **We will:**

- restrict access to non-public personal information about you to those employees who need to know that information to provide products to you.
- maintain physical, electronic and procedural safeguards that comply with the federal standards to guard your non-public personal information.
- Remove your name and contact information from all affinity mailings at your request. You should make your request in writing to the GCU or call us at 855.306.0607.

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information from medical tests requested by us or from your medical services providers (medical information collection applicable to some life and health insurance policies, not annuities).
- Information about your transactions with us (such as premium payments, loans, claims, etc.).
- Information we receive from consumer reporting agencies.

Our continued goal is to maintain complete, accurate and up-to-date records. You may contact us in writing at 5400 Tuscarawas Road, Beaver, PA 15009 or call 855.306.0607 to access, as provided by law, information included in your file. We will promptly correct any error in our information. To protect your privacy, you will need to identify yourself by providing your name, date of birth and Social Security Number.

Fraternally yours,

**George N. Juba**  
President/CEO





# GCU



## Investing in the Goodness of Community

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

We are **people of faith**. Not motivated by profit, but by **protecting the assets of our members' families**.

We are a not-for-profit life insurance and annuity provider with a heart and more than \$2.7 billion assets under management.



GCU is proud of the impact it has on the lives of our members and their communities. Since 2020, GCU through the GCU Foundation has:

- ✦ **Donated over \$275,000.00** to help with food insecurity in America
- ✦ **Assisted victims in multiple natural disasters with over \$100,000.00 in GCU Disaster Relief Matching Funds**
- ✦ **Presented Educational Awards** in the form of scholarships and student debt assistance totaling over \$560,000.00
- ✦ **Provided over \$3 Million in Faith Based Donations**

**Helping protect families like yours since 1892. Discover today how GCU products can help meet your family's financial protection needs!**

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

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020MG0325



**Tim Demetres**  
Chief Financial Officer

# 2024 Financial Results

Starting in the first quarter of 2022, the Federal Reserve increased interest rates eleven times to moderate growth and tame runaway inflation. It wasn't until September 2024 that the Fed reversed course and began to lower rates. In 2024's summer and fall months, the Fed's focus shifted from an emphasis on tempering inflation to one of maintaining labor market health. While inflation decreased considerably from a 9.1% 2022 peak, in 2024, the rate of decline leveled off. Although inflation is not now an immediate concern, the Fed appears to be zeroed in on the potential that tariffs could push prices higher. As such, the Fed opted to hold rates unchanged since December 2024 due to these uncertainties. The rate environment significantly affects consumer behavior and volatility in financial results stemming from rising crediting rates, investment valuations and cash flows. All things considered, 2024 was a challenging year financially for GCU as well as many other life insurance companies. Although operating earnings were negatively impacted, we successfully maintained our financial strength as evidenced by our solvency ratio at 110%.

GCU's total assets increased \$77 million to \$2.8 billion from additional purchases of high-quality bonds and investment in alternative assets. Surplus and total adjusted capital decreased \$14.3 million and \$4.5 million, respectively. Notwithstanding, GCU's solvency ratio based on total adjusted capital remained at a healthy 110%. This ratio means GCU has \$110 backing every \$100 of policy obligations. We have been strongly committed to serving the community and meeting the financial needs of our members since 1892. AM Best and KBRA, two leading credit rating agencies, reaffirmed GCU's A-, Excellent financial strength credit ratings in 2024.

## Highlights of 2024

Income (loss) before net realized capital gains (losses) totaled (\$8.3) million in 2024 compared to \$10.8 million reported in 2023. The gain from operations was lower in 2024 primarily due to increased crediting rates on annuity contracts and strengthening annuity reserves by an additional \$5 million. Net income (loss) after realized capital gains (losses) was (\$4.9) million in 2024 compared to \$5.9 million in 2023. We had \$3.7 million in net realized capital gains primarily from expired in-the-money call options.

Total Assets increased \$77.2 million from growth in invested assets. The rate environment provided an opportunity to invest in new asset classes focused on: a) increased credit quality; b) shortening duration risk; and c) improved investment returns. We continue to employ a diversified asset allocation strategy to appropriately manage risk.

Liabilities grew \$91.6 million to \$2.575 billion in 2024 compared to \$2.483 billion at year-end 2023. Life and annuity reserves increased \$85.1 million along with a \$10 million increase in the Asset Valuation Reserve (AVR—a reserve

for future credit losses). The Interest Maintenance Reserve (IMR—an interest related reserve for deferring realized investment gains and losses) decreased \$2 million to \$15.1 million.

Total Income in 2023 was \$496.8 million, increased \$6.9 million compared to \$489.9 million in 2023. Life and annuity sales, including conversions, increased \$4.7 million year over year. Net investment income increased \$2.7 million from higher limited partner distributions.

Operating expenses, before the increase in reserves, totaled \$422.9 million in 2024 versus \$425.3 million in 2023. In 2024, GCU disbursed \$30.2 million less in annuity benefits due to death claims, full and partial surrenders. Annuity exchanges increased \$28.3 million from members moving to new contracts offering higher crediting rates. General insurance expenses were \$165.7 thousand higher in 2024 when compared to 2023. Pension expenses increased \$703 thousand due to higher pension distributions for retirees.

The increase in reserves totaled \$82.1 million in 2024 compared to \$53.9 million in 2023. Reserves generally increase from premiums received and interest accumulation offset by decreases from death claims and annuity benefit payments. We strengthened annuity reserves by \$5 million based on actuarial testing results.

Surplus decreased \$14.3 million to \$207.0 million in 2024 compared to \$221.3 million at year-end 2023. The \$14.3 million decrease in surplus primarily reflects the \$4.9 million net loss for the year and the \$9.9 million increase in the AVR. GCU Holding Company and Subsidiaries had a \$1.0 million net loss in 2024.

Total Adjusted Capital (TAC) was \$244.9 million at December 31, 2024. TAC starts with surplus of \$207.0 million and adds back the asset valuation reserve of \$37.8 million

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## GCU Balance Sheet Comparison

AS OF DECEMBER 31,

Assets (000's omitted)	2024	2023	Difference
Bonds	\$2,567,927	\$2,499,632	\$68,295
Preferred Stocks	16,761	17,144	(383)
Common Stocks	27,230	27,935	(705)
Cash//Short Term Investments	37,292	38,457	(1,164)
Mortgages	2,570	2,509	61
Certificate Loans	971	671	299
Derivatives	5,557	3,337	2,220
Real Estate	15,463	15,858	(394)
Investment Income Due & Accrued	29,331	29,716	(385)
Alternative Investments	77,363	68,213	9,151
Other	1,423	1,186	237
<b>Total Assets</b>	<b>\$2,781,889</b>	<b>\$2,704,657</b>	<b>\$77,232</b>
<b>Percentage Total Change Year to Year</b>	<b>2.9%</b>	<b>10.4%</b>	
<b>Liabilities</b>			
Life Reserves	\$ 101,762	\$ 94,568	\$ 7,194
Annuity Reserves	2,412,957	2,335,053	77,904
Accident & Health Reserves	124	126	(2)
Employee Pension Liability	6,390	6,880	(490)
Advance Premium & Future Refund Reserves	350	350	—
Pending Investment Trades	4	559	(555)
Accounts Payable	832	1,233	(401)
Refund Accumulations	1,587	1,554	33
Asset Valuation Reserve-AVR	37,761	27,891	9,870
Interest Maintenance Reserve-IMR	13,146	15,134	(1,988)
<b>Total Liabilities</b>	<b>\$2,574,913</b>	<b>\$2,483,350</b>	<b>\$91,563</b>
<b>Surplus Fund</b>	<b>206,976</b>	<b>221,307</b>	<b>(14,331)</b>
<b>Total Liabilities &amp; Surplus</b>	<b>\$2,781,889</b>	<b>\$2,704,657</b>	<b>\$77,232</b>
<b>Solvency Ratio*</b>	<b>109.7%</b>	<b>110.2%</b>	

\*Adds AVR and one half dividend liability to surplus  
Financial information is unaudited and is presented on the statutory basis of accounting.

## GCU Income Statement Comparison

YEAR ENDED DECEMBER 31,

Income	2024	2023	Difference
Life Premium	\$ 10,341,804	\$ 9,378,895	\$ 962,909
Annuity Premium	259,943,325	284,412,591	(24,469,266)
Annuity Exchanges	102,659,257	74,362,618	28,296,639
Accident & Health	375,733	408,359	(32,627)
Sub Total	373,320,118	368,562,463	4,757,655
Net Investment Income	121,782,126	119,081,819	2,700,307
Amortization of Interest Maintenance Reserve	1,177,526	1,527,639	(350,113)
Commission allowance for reinsurance	216,397	416,453	(200,057)
Other	309,589	347,706	(38,117)
<b>Total Income</b>	<b>\$496,805,756</b>	<b>\$489,936,082</b>	<b>\$ 6,869,675</b>
<b>Expenses</b>			
Death Benefits	\$ 3,952,433	\$ 4,600,817	\$ (648,384)
Annuity Benefits Paid	285,322,723	315,554,827	(30,232,104)
Annuity Exchanges	102,659,257	74,362,618	28,296,639
Surrender Benefits	1,212,692	1,111,530	101,161
Accident & Health Benefits Paid	334,015	392,106	(58,091)
Commissions	16,609,120	17,360,297	(751,178)
General Insurance Exp	11,016,095	10,850,427	165,668
Insurance, Taxes, Licenses and Fees	411,576	557,377	(145,801)
Pension Distributions and Expense	896,284	193,956	702,327
Interest on contract and deposit type accounts	496,313	354,176	142,137
Sub-Total	\$422,910,507	\$ 425,338,133	\$ (2,427,626)
Increase in Reserves	82,196,251	53,852,430	28,343,821
<b>Total Expenses</b>	<b>\$505,106,758</b>	<b>\$479,190,563</b>	<b>\$ 25,916,195</b>
<b>Net Gain/Loss from Operations before Refunds</b>	<b>(8,301,002)</b>	<b>10,745,518</b>	<b>(19,046,520)</b>
<b>Refunds to Members</b>	<b>297,033</b>	<b>297,160</b>	<b>(127)</b>
<b>Net Gain/Loss from Operations after Refunds</b>	<b>(8,598,035)</b>	<b>10,448,358</b>	<b>(19,046,393)</b>
<b>Net Capital Gains (Losses)</b>	<b>3,688,033</b>	<b>(4,551,918)</b>	<b>8,239,951</b>
<b>Net Income/Loss</b>	<b>\$ (4,910,002)</b>	<b>\$ 5,896,440</b>	<b>\$ (10,806,442)</b>



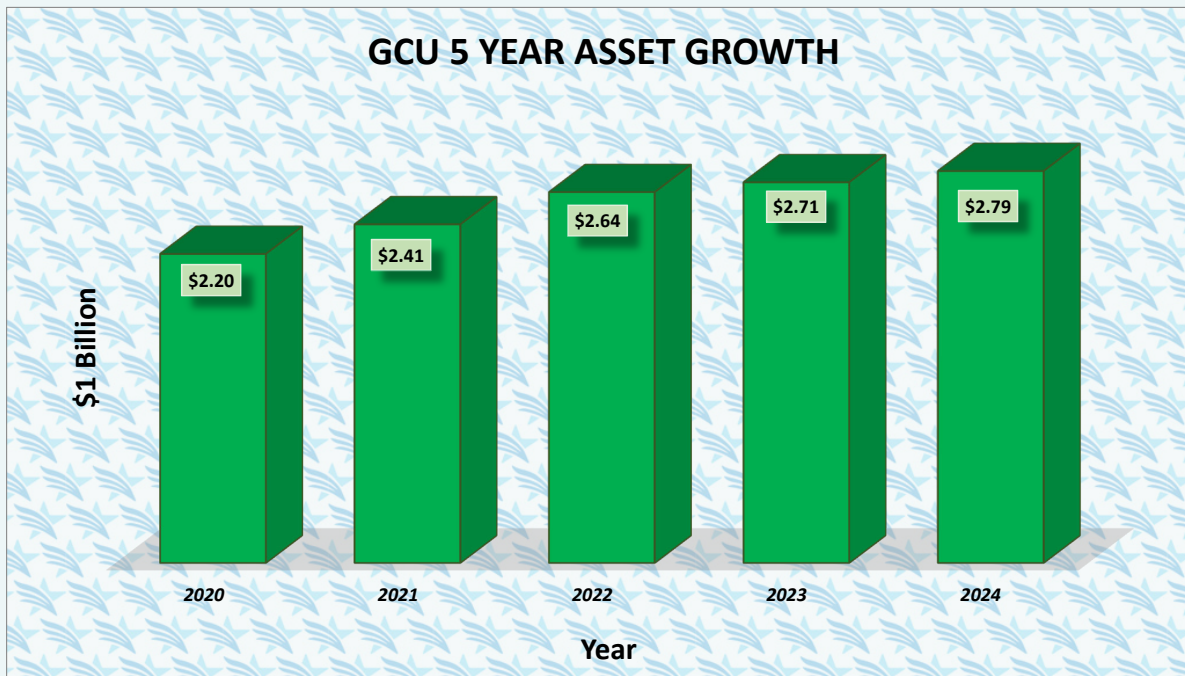
and one-half the dividend liability of \$155,000. TAC is a financial strength measure closely monitored by our rating agencies. The solvency ratios based on TAC were 109.6% and 110.2%, as of December 31, 2024 and 2023, respec-

tively. These strong ratios reflect GCU's commitment to financial strength.

We look forward to 2025 being a year of renewal. Flowers bloom and birds sing as spring returns, Enjoy! Tim

## Financial Report Four Year Comparative Summary

	YEAR ENDED DECEMBER 31,			
	2024	2023	2022	2021
Assets	\$ 2.79 Bil	\$ 2.71 Bil	\$ 2.64 Bil	\$ 2.41 Bil
Total Income	496.8 Mil	489.9 Mil	507.5 Mil	424 Mil
Total Operating Expense	505.1 Mil	479.2 Mil	486.5 Mil	390.7 Mil
Reserve Change - Life and Annuities	82.2 Mil	53.9 Mil	230.9 Mil	165.5 Mil
Income (Loss) from Operations	(8.6 Mil)	10.5 Mil	20.7 Mil	32.8 Mil
Refunds to Members	(297,033)	(297,160)	(297,206)	(326,412)
Capital Gains (Losses)	3,688,033	(4,551,918)	(2,558,448)	180,168
Net Income (Loss)	(4,910,002)	5,896,448	18,127,696	33,020,548
Reserve - Interest Maintenance	13,145,660	15,134,251	16,928,863	22,558,433
Reserve - Asset Valuation	37,761,089	27,891,009	18,876,443	23,831,449
<b>Surplus (Net Worth)</b>	<b>\$206,976,462</b>	<b>\$221,306,671</b>	<b>\$219,483,621</b>	<b>\$209,241,589</b>



## General Insurance Expenses

YEAR ENDED DECEMBER 31,

	2024	2023	Difference
Rent	\$ 154,000	\$ 94,000	\$ 60,000
Salaries & Wages	4,727,825	4,812,770	(84,945)
Employee Benefits	837,198	698,664	138,534
Legal Fees & Expenses	128,491	60,843	67,648
Medical Examination Fees	20,654	141,529	(120,875)
Accounting, Actuarial and Banking Fees	600,789	567,390	33,399
Board Meetings, Travel and Other	189,390	188,477	913
Advertising	2,308	6,600	(4,292)
Postage & Phone	254,048	232,084	21,964
Printing & Stationary	171,712	134,749	36,963
Rental of Equipment	30,278	29,877	401
Books and Periodicals	3,389	17,300	(13,911)
Bureau and Association Dues	36,932	62,395	(25,463)
Cost or depreciation of furniture and equipment	1,896,403	1,947,860	(51,457)
Insurance Fees	147,175	57,080	90,095
Sundry General Expenses	280,087	141,598	138,489
Official Publication	62,558	66,894	(4,336)
Fraternal Activities	1,073,525	1,246,603	(173,078)
Data Processing Supplies/Exp.	392,684	255,414	137,270
Marketing Consultant Fees and Exp.	6,649	88,300	(81,651)
<b>Total</b>	<b>\$11,016,095</b>	<b>\$10,850,427</b>	<b>\$165,668</b>

## GCU Subsidiary Operations - Year 2024\*

	GCU Holding & Subsidiaries	GCU Holding Co.	GCU Real Estate Co.	Seven Oaks Country Club	GCU Agency Inc.
Equity, Beginning of Year	\$ 25,373,972	\$ 45,211	\$ 1,125,139	\$ 24,142,551	\$ 61,071
Net Income (Loss)	(1,011,227)	983	(31,153)	(982,988)	1,931
Capital Contributions	300,000	—	—	300,000	—
Other	(53,824)	—	—	(53,824)	—
<b>Equity, End of Year</b>	<b>\$24,608,922</b>	<b>\$46,194</b>	<b>\$1,093,986</b>	<b>\$23,405,739</b>	<b>\$63,003</b>

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

# GCU Surplus Comparison

	YEAR ENDED DECEMBER 31,		
	2024	2023	Change
Beginning Surplus	\$221,306,672	\$ 219,483,624	\$ 1,823,048
Net Income (Loss)	(4,910,056)	5,896,449	(10,806,505)
Change in Unrealized Gain/(Loss)	2,578,883	7,232,407	(4,653,524)
GCU Holding Company	(1,272,941)	(1,042,493)	(230,448)
Changes in Pension Asset/Liability	(114,134)	(861,385)	747,251
Changes in Non-Admitted Assets	(741,932)	(387,364)	(354,568)
Changes in Asset Valuation Reserve	(9,870,080)	(9,014,566)	(855,514)
Net Change in Surplus	(14,330,261)	1,823,048	(16,153,309)
<b>Ending Surplus</b>	<b>\$206,976,411</b>	<b>\$221,306,672</b>	<b>\$(14,330,261)</b>

## Easter Egg Symbolism...

CONTINUED from page 3

chicken egg and exclaimed: “Christ is Risen!” The emperor, doubting her words, noted that nobody could rise from the dead, and that it was as hard to believe what she had said as it was for a white egg to turn red. Tiberius was still saying those words when the egg began changing its color and turned scarlet.

Thus, from the very first century of Christianity, colored eggs have always been the symbol of Jesus’ Resurrection and, with it, purification in the name of a new and better life to the faithful followers of the Risen Lord. The eggs’ red color has always symbolized Christ’s blood, and at the same time, was the symbol of the Resurrection.

In many Slavic countries, egg decoration is widespread and practiced by many. The egg (like icons) is written (пѣсати), not drawn or painted. This beautiful legacy continues nowadays in our parishes. Classes on how to create traditional Easter eggs—pysanky were once promoted by various former GCU lodges and are now sponsored by the parishes through the GCU Social Grant program.

My friends, keep our Pascha traditions – customs alive! But remember that all of our Easter traditions point to Our



Risen Lord. The Resurrection of Jesus Christ is the fundamental truth and absolute fact of the Christian faith. It is the central experience and essential kerygma (proclamation) of our Holy Church.

As we celebrate this Bright and Holy Feast, I extend my prayerful best wishes to all of you. May you truly experience the love, joy and excitement of the Resurrection.

**Christ is Risen! Indeed He is Risen!**  
**Christos Voskrese! Voistinu Voskrese!**

# GCU Executive & National Officers

## Executive Officers



**George N. Juba**  
President/CEO



**Jeremy Stephenson**  
Chief Operating  
Officer



**Tim Demetres**  
Chief Financial and  
Risk Officer



**Atty. Theodore  
Trbovich**  
General Counsel

## General Counsel

## Board of Directors



**Fr. Valerian M  
Michlik**  
National Spiritual  
Advisor



**George Kofel**  
National Director  
Chairman of the Board



**Atty. John J. Urban**  
National Director  
Vice-Chairman of the Board



**Melanie Basl**  
National Director  
Secretary of the Board



**George W. Batyko**  
National Director



**S. Ronald Bednar**  
National Director



**Lisa Gulibon**  
National Director



**Michael W. Karaffa**  
National Director



**David A. Oleksa**  
National Director



**Maria Silvestri**  
National Director



**Gregory N. Vladika**  
National Director



## Honorary Officers



**Catherine "Kitty" Cherevka**  
Honorary Officer



**Patricia Dietz**  
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**Michael I. Roman**  
Honorary Officer



**Martha Seech**  
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**Stacy Culler**  
Operations Service  
Manager



**Nathan Buick**  
In-Force Policy  
Manager



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



**Tim Cassidy**  
Compliance Director



**John Luksa**  
National Sales Director



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



**Jeremy Nichols**  
Controller



**Bryan O'Shaughnessy**  
Technology Director



**Bill Schulok**  
Chief Life Underwriter



**Basil M. Wahal**  
Marketing/Fraternal  
Communications  
Director

## GCU Home Office Hours of Operation

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

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

The Home Office will be closed on Friday, April 18 for Good Friday. Regular business hours will resume on Monday, April 21. It will be closed on Monday, May 26 in observance of Memorial Day. Regular business hours will resume on Tuesday, May 27.



## Are You Enjoying the GCU Magazine?



The *GCU Magazine* is published on a bi-monthly basis in February, April, June, August, October and December.

**All members receive the April—Annual Report issue.**

If you do not receive the magazine the other months and would like to, please email [bwahal@GCUusa.com](mailto:bwahal@GCUusa.com) or contact the GCU Fraternal-Communications Department at 1-800-722-4428 ext. 3810.

## Executive Officers

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

**Jeremy Stephenson**  
Chief Operating Officer  
5400 Tuscarawas Road  
Beaver, PA 15009

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

## Elected National Officers

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National Spiritual Advisor & Director  
2005 Mohawk Road  
Pittsburgh, PA 15241

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National Director—Chairman  
637 East Warren Street  
Dunmore, PA 18512

**Atty. John J. Urban**  
National Director—Vice Chairman  
21750 Hilliard Blvd.  
Rocky River, OH 44116

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2870 Abbey Lane  
South Park, PA 15129

**George W. Batyko**  
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1744 Heather Heights Drive  
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**S. Ronald Bednar**  
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Plain City, OH 43064

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National Director  
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Coraopolis, PA 15108

**Gregory N. Vladika**  
National Director  
833 Laurel Road  
Mayfield, PA 18433

## Constellation Coordinators

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

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

**Butler/Pittsburgh North Constellation**  
**Casey Bajack**—Zelienople, PA

**Hazleton Constellation**  
**Thomas Kevin Yurkanin**—Drums, PA

**Illinois Constellation**  
**Karly Krown**—Palos Park, IL

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

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

**Michigan Constellation**  
**Joe Riddering**—Rockford, MI

**Northeast Ohio Constellation**  
**Dean Scouloukas**—Valley View, OH

**Philadelphia Constellation**  
**Stephen J. Bachovin**—Philadelphia, PA

**Pittsburgh Constellation**  
**Kim Kolesar**—West Mifflin, PA

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

**Southern NJ Constellation**  
**Cynthia Visovsky**—Princeton Junction, NJ



Atty. John J. Urban

# Lessons in the Law

## RMD-What Is This? Part Two

**I**n a previous article, I talked a little about RMD and how with smart tax planning one can save maybe thousands of dollars in taxes.

Let's review: what is a required minimum distribution (RMD)? It is the amount of money that must be withdrawn annually from certain employer sponsored retirement plans like 401(k)s and certain IRAs such as a traditional IRA. RMDs must begin being taken by the April after you turn 73 years old. One must calculate and withdraw the correct RMD every year after that or face a penalty from the IRS. RMDs do not apply to Roth accounts until after the account owner dies.

I could list the rules for how to calculate your RMD, but it would take a lot of words and it would be confusing to most of us. Talk with your attorney, accountant or tax professional for assistance.

What is the penalty if you do not take the RMD or the correct RMD amount? A lot of money. The penalty assessed by the IRS on the amount not withdrawn will be subject to a 25% tax. Before the law was changed in 2022, this was a 50% tax. Regardless, that is a lot of money that you lose. There are worksheets that the IRS publishes to help you calculate how much you must take out each year. If you have multiple IRAs or retirement accounts, make sure you

take out enough money to satisfy the requirement on all of your IRA accounts.

Make sure your accounts have named beneficiaries. There are different tax rates on those accounts that have no beneficiaries vs. those accounts that have beneficiaries. Remember, no matter what, the IRS will get taxes on the full amount at some time in the future. Do what you can now to reduce the tax burden. With careful planning and depending on your financial situation, I have seen money withdrawn that was made tax free.

The rules are complicated and there are different rules for inherited IRAs by spouses and non-spouses. It is our responsibility to pay the tax, but it is also our responsibility to learn the rules, the exceptions and pay as little as possible.

It is always best to discuss these issues with the professionals.

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

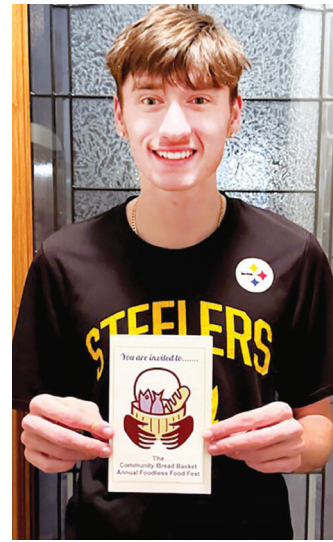
## Community Matching Funds

WEIRTON, WV

### Community Bread Basket, Inc.

An invitation was mailed for donations, much like a bake-less bake sale to the local community served by Community Bread Basket, Inc. This nonprofit organization helps to feed the citizens of Brooke and Hancock counties. The virtual food drive also received GCU Community Matching Funds to supplement the donation income. Thank you GCU!

G. Tommy Charnie



GCU member Sarah Pavlick presenting a check to Pittsburgh Civic Orchestra Concert Master Paula Scandrol. At left is Music Director and Principal Conductor Alejandro Pinzón. On the right are three members of the violin section.

## Community Matching Funds

PITTSBURGH, PA

rich musical heritage and diversity of America. On Saturday, December 14, the PCO held its Christmas Concert, "The Pipe Organ." This was a wonderful opportunity to get in the holiday spirit listening to festive holiday favorites and breathtaking music. Donations were accepted at both free concerts; in addition, GCU Community Matching Funds contributed to the success of these events. The PCO is a non-profit volunteer orchestra that provides

a place for musicians to gather and play classical music and perform for the benefit of the community. Concerts are held for each of the four seasons.

Karen Pavlick

### PCO Fall Concert, "America the Beautiful"; Christmas Concert, "The Pipe Organ"

**Sewickley & Mt. Lebanon, PA.** On Saturday, November 2, 2024 the Pittsburgh Civic Orchestra (PCO)

held its Fall Concert,

"America the Beautiful: A Celebration of the Music and People of the United States." This concert featured musical selections dedicated to the



At left & center: Sarah Pavlick who is a member of the PCO with her parents Mark & Karen at the Fall Concert. At right: the Pavlick's are at the Christmas Concert.





GCU member Ann Kandrato delivers the Christmas gifts to a Christmas Angel representative.

## Christmas Angel

**Tampa Bay, FL.** The Christmas Angel program offered kids that were affected by Hurricanes Helene and Milton to have a happier Christmas. Christine Hulak and Ann Kandrato participated in the GCU GoGive program and blessed many families with clothes, books and toys this past holiday season.



Christine Hulak & Ann Kandrato



Some of the beautiful clothing, shoes and books that were donated.

## Dress A Girl Around the World 2025

Thanks to the generosity of GCU's GoGive Program, another shipment of dresses has made its way from this member's sewing room to over 90 countries around the world. She thoroughly enjoys matching the tee shirts to the colorful prints that she purchases via the GoGive program and has been creating them since 2018. To date, 320 dresses have been sewn and distributed. Some of her most recent creations are pictured here.

Since its founding in 2009, **Dress a Girl Around the World** has donated over 3,000,000 dresses to little girls who live in extreme poverty and may

never own a new dress. Missionaries place the new dress over the head of the recipient, telling them that God loves them. Even little girls in the USA and Canada are included. Native Americans in South Dakota and Arizona, children in Appalachia, hurricane survivors in Florida as well as Ukrainian refugees in Canada have all benefited from this charity.

Many thanks to GCU and its generous GoGive program for making this project possible. If you would like to get involved, please visit [dressagirlaroundtheworld.com](http://dressagirlaroundtheworld.com) for more information.

Anonymous GCU GoGive Participant



Two of the many beautiful dresses made for Dress A Girl Around the World.

# Corporate Community Events Coordinator



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



The Wahal family enjoying the game.



**Pittsburgh Penguins Outing.** On Thursday, February 27, 2025, GCU members and guests attended the Penguins vs Philadelphia Flyers hockey game at PPG Paints Arena. The Pens earned an exciting 4-3 overtime victory. Attendees also received a Max Talbot Bobblehead.



**YMCA Check Donation.**

The Beaver County YMCA every year does a wonderful job at giving back to the community. The YMCA helps families in need throughout the county, providing countless meals, free activities for youth and families. On March 19, a check was presented to John Merola The Director of Mission Advancement on behalf of the GCU.



**Upcoming Events**

**Spring Golf Classic**

Monday, June 2 9:30 AM Shotgun  
Seven Oaks Country Club, Beaver, PA

**Pittsburgh Pirate Game - Kids Day**

Pirates vs New York Mets (Section 117)  
Sunday, June 29 1:35 PM  
PNC Park, Pittsburgh, PA

**American Red Cross Blood Drive**

Tuesday, July 15  
Seven Oaks Country Club, Beaver, PA

**GCU & Byzantine Family Day at Kennywood Park**

Thursday, July 24 Park opens at 11 AM  
West Mifflin, PA

**Pittsburgh Pirate Game Firework Extravaganza Night**

Pirates vs Colorado Rockies (Section 127)  
Friday, August 22 6:40 PM  
PNC Park, Pittsburgh, PA

**Pittsburgh Steelers Game**

Date to be Announced  
Acrisure Stadium, Pittsburgh, PA

*Dates and times are subject to change. Visit [GCUusa.com](http://GCUusa.com) for more information on these events or contact Casey Bush at [cbush@GCUusa.com](mailto:cbush@GCUusa.com) or call 724-683-3927.*



**American Red Cross Blood Drive.**

On Monday, March 24, a Red Cross Blood Drive was held at Seven Oaks Country Club. Thank you to all of our wonderful members who came out to support GCU and the Red Cross. Because of our members GCU collected 17 units so far this year, that will go a long way to ensure hospitals have a stable blood supply. We hope to see you at our next Blood Drive on July 15.



# Constellations

## UPCOMING BEAVER CONSTELLATION EVENTS

### Seneca Niagara Casino Bus Trip

Monday, June 16 thru Tuesday, June 17, 2025

2 Pickup & Drop Off Locations:

St. John Chrysostom BCC, Greenfield, PA at 6 AM

GCU Home Office, Beaver, PA at 7 AM

GCU Members (per person)

\$294 SO / \$202 DO / \$198 TO (only 2 beds)

Non-Members (per person)

\$369 SO / \$277 DO / \$273 TO (only 2 beds)

Cost includes transportation, overnight accommodations, \$50 free slot play and \$20 dining dollars.

Reserve your spot ASAP—expected to fill up quickly!

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

## Illinois Constellation

### 2025 Annunciation Byzan-Teens Blessing Bag Event

A Blessing Bags event was held on Sunday, January 26. In conjunction with Catherine Baranko, youth coordinator at Annunciation BC Church, managed the group of parish volunteers, Byzan-Teens and GCU Illinois Constellation members to fill 154 Blessing Bags. At a later date, the bags were distributed to those in need in the greater Chicagoland area.

Lawrence Lattuca | Illinois Constellation Coordinator



Hard working volunteers were treated to pizza & snacks.

## UPCOMING LAUREL HIGHLANDS CONSTELLATION EVENTS

### Altoona Curve Baseball Game

Saturday, June 14, 2025

6 PM

\$15 GCU Members

\$20 Non-Member Guests

\$10 Kids (age 12 and under)

2 hour all you can eat Buffet and Game

Registration Deadline is June 2

Only 30 seats available

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

Contact Georgia Lehman at 814-242-2083 or  
glehman@GCUusa.com

### Beach Party Boys at Arcadia Theater

Saturday, July 26, 2025

7:30 PM

\$24 GCU Members

\$34 Non-Member Guests

\$15 Kids

Registration Deadline is July 3

Arcadia Theater  
1418 Graham Avenue, Windber, PA 15963

Beach Party boys bring the fun of the California summer sun and the great music of the Beach Boys to life!

Contact Georgia Lehman at 814-242-2083 or  
glehman@GCUusa.com

### Gateway Clipper Lunch Cruise

Saturday, August 9, 2025

8:30 AM Bus leaving from Holy Trinity Parish

10:30 AM Arrival into Pittsburgh

11 AM Board Gateway Clipper

Lunch available upon boarding

\$61 GCU Members / \$31 GCU Member child

\$66 Non-Member Guests / \$36 Non-Member child

Registration Deadline is July 7

Pittsburgh Gateway Clipper Fleet  
350 West Station Square Drive, Pittsburgh, PA 15219

Contact Georgia Lehman at 814-242-2083 or  
glehman@GCUusa.com

## Laurel Highlands Constellation

### Chill & Chat Social

Our first event, a Chill & Chat Social was held on March 22, 2025, at the Fifth Restaurant in Johnstown, PA. Nineteen members and guests were treated to a buffet of pizza, chicken bites, wraps and cupcakes for dessert. Discussion included plans for upcoming events this year.



Left side: Dylan Lehman, Paulette Grove, Fr. Oravetz and guests.  
Right side: Tom Lehman, Georgene Dubovecky (standing), Andrea Sheesly and John Russin (standing).



Standing at right: Georgene and Bill Dubovecky speaking with guests.

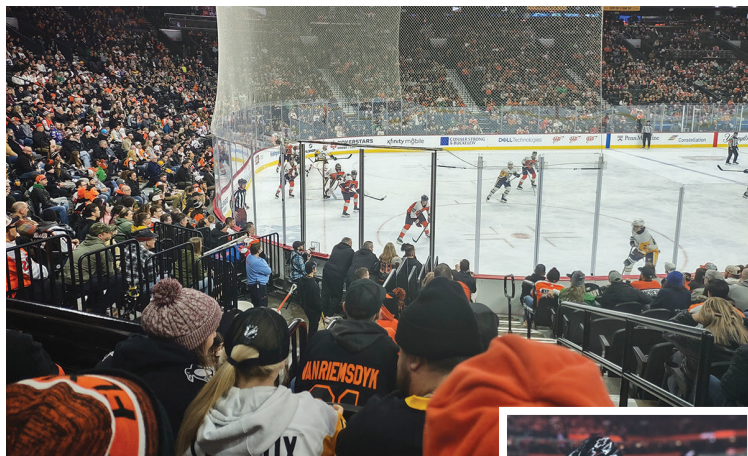
### Backpack Volunteer Event

Our first volunteer activity was held on Monday, March 31, at the Cambria County Backpack office in Johnstown, PA. We put together weekend meal bags for county school districts to distribute to students in their areas who need support. We thank the Home Office for providing us with a \$250.00 donation to assist the backpack project.

Georgia Lehman | Laurel Highlands Constellation Coordinator



## Philadelphia Constellation



### Hockey Game

This year started out great in the Philadelphia Constellation with a Flyers win over their rivals the Pittsburgh Penguins 3-2 on Wednesday, February 8<sup>th</sup>. The Flyers mascot Gritty stopped by to say hi to the GCU group in attendance.



### Pysanky Workshop

We held a Pysanky workshop with the Delaware Valley chapter of the Carpatho-Rusyn Society on Saturday, February 1. Director of the chapter John Kopcha instructed the class and answered any questions. It was a great event.



John Kopcha leads the group at the Pysanky event.

Stephen J. Bachovin |  
Philadelphia Constellation  
Coordinator

## UPCOMING PHILADELPHIA CONSTELLATION EVENTS

### TopGolf Outing "Siete de Mayo"

Wednesday, May 7, 2025

7 PM

\$25 GCU Members

\$35 Non-Members

Limited to the first 12 to register

Deadline is May 1

2140 Byberry Road, Philadelphia, PA 19116

Contact Stephen Bachovin at 215-370-1757 or  
sbachovin@GCUusa.com

### Volunteer Opportunity

Saturday, May 25, 2025

9 AM-1 PM

Cleanup and posting flags in time for Memorial Day program that will be held on May 26

Philadelphia's National Cemetery  
6909 Limekiln Pike, Philadelphia, PA 19138

### Food Drive

A non-perishable food drive will benefit the Philadelphia area Food Bank

Contact Stephen Bachovin at 215-370-1757 or  
sbachovin@GCUusa.com

## Pittsburgh Constellation

### GCU 133<sup>rd</sup> Anniversary Social

GCU members and friends gathered on February 20 to celebrate the 133<sup>rd</sup> anniversary of GCU Founders' Day. Everyone had a chance to socialize as they went through the buffet and enjoyed the food. Next, fun games were played with prizes awarded: a GCU trivia game along with several rounds of both GCU and Sarris candy bingo. Norm Candelore from Sarris Candies gave a talk and answered questions about this Pittsburgh area candy maker. He also awarded several boxes of Sarris pretzels as door prizes. Each person in attendance received an individually wrapped chocolate covered pretzel and sampler box of chocolates. It was a fun and enjoyable evening.

Kim Kolesar | Pittsburgh Constellation Coordinator



Beth Gulyasy, Trish Roberts, Debbie Clinton, Andrea Harhai and Carolyn Nista on the other side of the table.



The buffet line.



Sarris Candies guest speaker Norm Candelore with assistant Jamie Teatone.

## ART & PHOTO CONTEST



Announcing the

**GCU**

**2025 ART & PHOTO CONTEST!**

**This year's theme:  
"Hometown Pride!"**

**If you're 12 or younger,  
enter your artwork!**

Submission must be original on paper or art board maximum size 12"x18"

Include short description of your art, name, age, address, phone number on the back of your submission & mail to GCU home office.  
ART: age 6 & under / age 7-9 / age 10-12

**If you're 13-UP enter your photo!**

Include short description, name, age, address, phone number & email with your submission to [events@GCUusa.com](mailto:events@GCUusa.com).  
PHOTO: age 13-21 & age 22 & older

Photos that include identifiable people require a model release. The model release form is available for download at [GCUusa.com/events](http://GCUusa.com/events).

**Deadline:**

**Monday, June 2, 2025**





## Scranton/Wilkes-Barre Constellation

### Founders' Day Brunch

The Scranton/Wilkes-Barre Constellation held a Founders' Day Brunch on February 16, 2025. The location was The Hilton Hotel and Conference Center in Scranton, PA. The food was delicious and the camaraderie and conversation was even better. Gift cards were raffled off to lucky winners. A big thank you to Vinci Latona (Age 2) for picking the names and to John G. Evans for assisting in the set-up and clean-up. Datebooks, small calendars, pens and pill cases were given out. Many thanks to those who braved the icy weather to join us and special thanks to GCU Chairman of the Board George Kofel, and his wife Sharon for attending the event.

Laure Marcin | Scranton/Wilkes-Barre Constellation Coordinator



## UPCOMING SCRANTON/WILKES-BARRE CONSTELLATION EVENTS

### Highway Cleanup Day

Saturday, May 24, 2025

9:30 AM-11 AM

Mizu Sushi / Walmart Parking Lot  
244 Highland Park Blvd.  
Wilkes-Barre Township, PA 18702

Contact: Scranton/WB Constellation Coordinator  
Laure Marcin at 570-466-5941 or  
lmarcin@GCUusa.com

### Spring Helping Hands Day at Holy Annunciation Monastery

Saturday, May 31, 2025

Liturgy 8 AM (optional)

Work starts approximately 9 AM

Sugarloaf, PA

Contact: Scranton/WB Constellation Coordinator  
Laure Marcin at 570-466-5941 or  
lmarcin@GCUusa.com





# Parish Matching Funds

## St. Nicholas Byzantine Catholic Church DUNELLEN, NJ

### Winter & Spring Pierogi Fundraiser

Sold out—is always a great phrase to hear when having a fundraiser! Forty volunteers came together on Monday, January 17 to make 234 dozen pierogies for the parish’s winter pierogi fundraiser.

There was another sale on Saturday, March 8. The making and selling of pirohi has been a long established tradition at St. Nicholas. Parishioners, family, friends and community continue to volunteer their time for pirohi fundraisers. These events not only help our church financially, but create a strong church community. Thanks to the GCU Parish Matching Funds for the added boost to the projects income.

Margot Gumerlock | Byzantine Parish Coordinator



Pinchers Allan and Luba Stewart.



Parish Coordinator Margot Gumerlock presenting GCU Matching Funds check to Fr. Thomas Paul Shubeck, PhD and Mike Majorczak Discipleship/Evangelization coordinator.



Gwen Dubrow, Kevin & Bryant Malone, Joshua Moini and Eric Galida.



## St. Basil the Great Byzantine Catholic Church STERLING HEIGHTS, MI

### Check Presentation

Parish Coordinator Anita Cipa recently presented a Matching Funds check to Pastor Fr. Mykhailo Solianyuk. Funds were raised through a Christmas wreath and flower sale. We appreciate the support of the GCU Matching Funds Program, which provides extra financial assistance to parishes through this program.

Anita Cipa | Byzantine Parish Coordinator



# St. Nicholas of Myra Byzantine Catholic Church

WHITE PLAINS, NY

## Remembrance Tree

A Christmas tree in the church was decorated with Angel Cut Outs featuring names of people, both living and deceased that parishioners wished to remember during the season. The Angel tags were purchased for a donation as a parish fundraiser. All of the names were read at a Divine Liturgy offered for the living and deceased on Sunday, January 5, 2025. Thanks GCU Parish Matching Funds program for adding to this fundraiser's success.



## Check Presentation

A GCU Matching Funds check from the Remembrance Tree was presented to Fr. Ihor (pastor) and Deacon Mike of St. Nicholas Church. Presenting the check are Olivia & Philomenia DeMasi and Debbie McDonnell.

**Ann Kachmar** | Byzantine Parish Coordinator



# Resurrection Byzantine Catholic Church

SMITHTOWN, NY

## Spaghetti Dinner

A spaghetti and meatball dinner was held on Sunday, February 2 as a fund raiser for Resurrection Parish. The dinner included salad & dessert. Thank you GCU Parish Matching

Funds program for the added boost to the event's profits.

**Joanne Marcus** | Byzantine Parish Coordinator

Check Presentation: Joe Andrews, our famous meatball chef, Parish Coordinator Joanne Marcus, Fr. Vladyslav Budash and Fr. Deacon Bob Knapp.



One of the tables enjoying their spaghetti dinner.



The workers huddle before the start of the dinner.



# St. Nicholas Byzantine Catholic Church

PERTH AMBOY, NJ



The trivia winning team members are Ann & Charlie Boyko, John Mandy, Michael Seanowich and Grace Bridgeman.

## Rise & Shine Breakfast and Trivia

St. Nicholas Church held a Breakfast and Trivia Day on February 9, 2025 to help raise funds for the parish's upcoming 75<sup>th</sup> Anniversary celebration. Participants enjoyed a

delicious breakfast and everyone had fun participating in the Trivia contest. The event also qualified for GCU Parish Matching Funds.



## Fasiangy Potluck Luncheon Celebration

The parish families of St. Nicholas and St. Michael gathered for a joyful Fasiangy Celebration on Sunday, March 2, 2025, after Divine Liturgy. Attendees enjoyed a festive meal, laughter and fellowship before the start of Great Lent. Hopefully the Lenten season was a time of spiritual renewal and blessings for all!

Lisa Rebovich | Byzantine Parish Coordinator

# St. John Byzantine Catholic Church

WILKES-BARRE, PA



Check Presentation: A Parish Matching Funds check for \$3,000.<sup>00</sup> was presented to Rev. Mykhaylo Prodanets recently. On the left is Stephen Kozich and at right is Parish Coordinator Ivanna Prodanets. The funds were a match for the parish's Christmas Baking project.

# St. Mary Byzantine Catholic Church

HERMINIE, PA

## Soup Brunch and Sale

On Saturday, February 8 a Soup and Bread Brunch was held in the church hall, eat-in or take-out was available. This was a GCU Matching Funds event.

Michael Pochan | Byzantine Parish Coordinator





## All Saints Byzantine Catholic Church NORTH FORT MYERS, FL



### Yard Sale and Slavic Food Festival

On Saturday, March 1, All Saints Church held a Yard Sale and Slavic Food Festival. It was a great success with over 300 people attending. We would like to thank all those



Megan, one of the parish cantors, volunteered her time as a cashier.

who volunteered their time, and those who came to purchase old treasures and Slavic Specialty Foods. Thank you to the GCU Parish Matching Funds program as well.

Gary Cepko | Byzantine Parish Coordinator



Matching Fund check presentation: Parish Coordinator Gary Cepko (left), with Fr. Yurii Mikhalko and Jonathan Gadomski, with daughters, Anastasia, Seraphina and Mariana.



## Ss. Peter and Paul Byzantine Catholic Church DUQUESNE, PA

### Check Presentation

GCU Parish Coordinator Connie Kacey Smith recently presented Rev. Christiaan Kappes, PhD, SLD, with a Parish Matching Funds check from the GCU. Father Christiaan is the pastor at Ss. Peter and Paul Byzantine Catholic Church. The funds were earned from the very successful annual Spaghetti Dinner and Basket Auction. We are very grateful for the GCU and all the support that they provide to our parish.

Connie Kacey Smith | Byzantine Parish Coordinator



## St. Gregory Byzantine Catholic Church

UPPER ST. CLAIR, PA

### St. Gregory's Comedy Night

Parishioners and friends of St. Gregory packed the church hall on Friday, February 28 for this pre-Lenten event that has been a great success for the past fifteen years! The evening opened with David Kaye, Pittsburgh's King of Comedy and a good friend of the parish. We all enjoyed Chris Nakis and Robert Mac, comedians who were both hilarious with their clean humor. And of course, there was kielbasa and pizza for everyone.

The fun evening concluded with Mike Kiss announcing the winners of the Lottery Ticket Basket and 50/50 raffle. Five lucky door prize winners each won a dozen of eggs! A big thank you to the GCU for the Parish Matching Funds grant!



Comedian David Kaye.



Father Valerian Michlik is pictured receiving the Matching Funds check from GCU Parish Coordinator Dorothy Mayernik. St. Gregory Parish is very grateful for the generosity of the GCU.



David Kaye with Mike Kiss announcing the winners.



Tom Olack at the kielbasa bar.



Comedians Chris Nakis and Robert Mac.

Dorothy Mayernik | Byzantine Parish Coordinator



Judy Chatlos, Nancy Liberman and Dave & Barbara Cartiff.

## Church of the Resurrection

MONROEVILLE, PA

### Fish Fry

Fish dinners and Slovak baked goods were sold on Friday, March 7, 2025 to parishioners and guests at Resurrection Church. There were attendees from the parish's sister church Holy Trinity in

Wall, PA. It was a great event that enjoyed the benefit of GCU Parish Matching Funds to increase profits.

Thomas Oslick | Byzantine Parish Coordinator

## St. Mary Byzantine Catholic Church

KINGSTON, PA



Dr. John G. Evans, Dorianna Latona and Vinci Latona, Fr. Mykhaylo Prodanets, Laure Marcin, Marlene Williams and Colleen Evans.

### Check Presentation

Church members presented a check to Fr. Mykhaylo Prodanets for GCU Matching Funds from the fundraiser that included basket raffles held for Easter and Christmas. Many thanks to those who donated items for the raffle, to Mary Ann & Jack Wright and the Kurilla family for taking on all aspects of running these raffles and special thanks to the GCU for their generosity.

Laure Marcin | Byzantine Parish Coordinator



## St. Mary Byzantine Catholic Church MARBLEHEAD, OH

### A Mid-Winter Feast

A fundraiser complete with a delicious dinner and soft rock from the 1970's took place on January 22 at St. Mary Parish in Marblehead. Over 20 auction gift baskets went home



with someone that evening. The event took place in St. Mary's Hall overlooking Lake Erie. Thanks to the GCU for the Parish Matching Funds.

Joan Washburn |  
Byzantine Parish  
Coordinator

## Holy Ghost Byzantine Catholic Church MCKEES ROCKS, PA



Pirohi Project  
GCU Parish  
Matching  
Funds check  
presentation  
to Fr. Frank  
Firko from Holy  
Ghost Parish.  
Coordinator  
Donna Herron  
and GCU  
member Peter  
Kacsur are  
shown making  
the presenta-  
tion.

## Assumption of the Virgin Mary Byzantine Catholic Church TRENTON, NJ

### Fasiangy Luncheon

Four parishes held a successful Fasiangy celebration from both sides of the Delaware River. Joining together on February 23, 2025 to eat, be merry and celebrate Fasiangy at the Parish Social Hall of the Assumption of the Virgin Mary Church in Trenton, NJ. Joining the Trenton Parish was St. Nicholas Church, Roebling NJ as well as Our Lady of Perpetual Help Church, Levittown, PA and Holy Trinity Church, Philadelphia, PA. A beautiful luncheon buffet was prepared for



The hard working kitchen crew.

the 125 attendees. Parishioners from the four parishes prepared and provided a sumptuous dessert table for all to enjoy. The day was topped off by magician Magic Mike, who entertained and delighted young and old alike. The Very Rev. Yuriy Oros is the pastor of the Trenton and



Fr. Yuriy Oros, parochial administrator of St. Mary's receives a GCU Matching Funds check from Parish Coordinator Gregory Embley, for the Pre-Lenten Fasiangy celebration.

Roebling churches. Fr. Paul West is the pastor of the Levittown and Philadelphia churches.

Gregory Embley | Byzantine Parish Coordinator



The Fasiangy lunch crowd.



Magician Magic Mike entertains the crowd.



## Ss. Peter & Paul Byzantine Catholic Church

BEAVER MEADOWS, PA



A few of the dedicated volunteers are from left: Dan Dargay, Greg Yackanicz, Bob Sturak, Roman Baran, Julie Yankoski, Jackie Lohenitz, Mark Daniels, Nancy Jones, Myron Tarapchak, Heidi Holinowsky and Rosemary & Jack Cherba.

### Pirohi Sale

Ss. Peter & Paul Church had a very successful pirohi sale on March 7, as was evident by the never-ending line of customers. People love the parish's home made potato, cabbage and prune pirohi. Approximately 20 volunteers meet twice a week from September to May to prepare these delicious pirohi. We thank the GCU for their Matching Funds donation from this recent sale.

### Check Presentation

On behalf of SS Peter & Paul Church, thank you for the \$3,000.<sup>00</sup> Matching Funds check from the recent pirohi sale. People in the picture are all pirohi workers. Thanks again.

**Mike Komishock** | Byzantine Parish Coordinator



Left to right: Mike Prokopick, Bob Sturak, Heidi Holinowsky, Jackie Lohenitz, Mike Komishock (parish coordinator), Greg Yackanicz, Rev. Dr. Vasyl Chepelskyy (pastor), Julie Yankoski, Richie Lohenitz, Tom Katchur, Claire Lorince, Dan Dargay, Myron Tarapchak and Georgia Farrow.

# GCU Supported Parish Events

## St. John the Baptist Byzantine Catholic Church PITTSBURGH (SOUTHSIDE), PA

### Post Holiday Cleanup and Anniversary Planning

On Saturday, January 25 the Christmas holiday decorations were put away and the church was cleaned. A light lunch social was then enjoyed and plans for the parish's upcoming 125<sup>th</sup> Anniversary were discussed. Thanks GCU Parish Social Grant for assisting with the lunch expenses.

Beverley Rebovich | Byzantine Parish Coordinator



## St. Mary Byzantine Catholic Church HILLSBOROUGH, NJ

### St. Nicholas Dinner/Party

The annual parish St. Nicholas Dinner/Party for parish members and family was held on Sunday, December 8, 2024. The GCU Parish Social Grant was used to purchase candy gifts and defer the cost of refreshments—thanks GCU!

John Kichura | Byzantine Parish Coordinator



The winner of the potholder & oven mitt set is Cindy McAnulty.

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

### GCU 133<sup>rd</sup> Founders' Day Social

On February 9, after Liturgy, everyone in attendance was invited to the church hall to celebrate the 133<sup>rd</sup> anniversary and Founders' Day of the GCU.



Bernie Rusinko, Cindy McAnulty, Kim Kolesar, Tom Kalka and Bonnie Ewanick socialize at one of the tables.

A cake and other sweet treats were enjoyed along with the opportunity to relax and socialize. As a surprise, numbers were passed out to those present. A spin of the wheel picked the winner; Cindy McAnulty won a Valentine-themed prize of a potholder and oven mitt set.



Founders' Day cake.

Kim Kolesar | Byzantine Parish Coordinator



## St. Michael Byzantine Catholic Church

CANONSBURG, PA

### Parish Holy Supper with Lessons and Carols

St. Michael Parish held its Annual Holy Supper with Lessons and Carols after Divine Liturgy on Sunday, December 22. The parishioners are invited to partake of this holy tradition as brothers and sisters in Christ eating a fasting meal of non-meat, non-dairy and non-eggs as they do in their homes on Christmas Eve. Pastor Fr. Joseph Raptosh prepared the main course of linguine with clam sauce and salad, and the parishioners brought the sides. The dessert was Fr. Joseph's Lenten chocolate cranberry cake. The meal with wine toast, honey and garlic was followed by scripture lessons and singing. To share and extend this spiritual tradition with all the workers of the parish, bottles of wine were purchased for their Holy Christmas Eve Suppers. With gratitude for the GCU Parish Social Program, Fr. Joseph and the parish extend their thanks for the generosity of the GCU.

Constance Beatty | Byzantine Parish Coordinator



## St. Andrew Byzantine Catholic Church

WESTBURY, NY

### Cheesefare Luncheon

St. Andrew Church held a Cheesefare luncheon on Sunday, March 2. Parishioners enjoyed a very nice luncheon with the assistance of the GCU Parish Social Program. Tuna fish sandwiches, eggplant parmigiana and salad, were some of the foods served. We were lucky to have Bohdau Budash, son of Fr. Budash of Resurrection Church in Long Island, cantoring the Liturgy and Vespers. Bohdau is an excellent singer with a strong voice and knows the songs for the Liturgy. We were blessed to have him and his mother Natalia

drive to St. Andrew while our cantor is not available. It was a nice time to spend before Lent.

Margaret Russell | Byzantine Parish Coordinator



Natalia Budash, Fr. Nick and Bohdau Budash.





## St. Nicholas Byzantine Catholic Church

DUNELLEN, NJ

### Communion Breakfast

The annual Communion Breakfast was held on Sunday, March 2 following Divine Liturgy. The breakfast was attended by 35 people. The GCU Parish Social Grant provided funding for the event. At the completion of breakfast parishioners returned to church to pray the Forgiveness Vespers before the start of Lent.

Margot Gumerlock | Byzantine Parish Coordinator



## St. Nicholas Byzantine Catholic Church

GREENSBURG, PA

### Cheesefare Sunday

Cheesefare Sunday was celebrated on Sunday, March 2 at St. Nicholas Church. Vespers were held, followed by dinner for the parishioners and guests in the social hall courtesy of the GCU Parish Social Grant.

Fr. Vasyl Banyk | Byzantine Parish Coordinator

## Ss. Peter & Paul Byzantine Catholic Church

BEAVER MEADOWS, PA



### Booklets Printed

For over 50 years, Christ the King Holy Name Society sponsored services during Lent at six Byzantine Catholic Churches in the Hazleton, PA area. The booklets they used at these services were tattered and falling apart. Thanks to

the GCU Social Grant program, Ss. Peter & Paul Church in Beaver Meadows was able to purchase 150 new booklets for the people to use at these six Byzantine churches.



### Lenten Prayer Service

Every year the Christ the King Holy Name Society visits the Byzantine Catholic Churches in the Hazleton, PA area on Sundays during the Lenten season. On March 16 they visited Ss. Peter & Paul Church in Beaver Meadows. Thanks to the GCU Parish Social Grant for providing refreshments which were served after the service.

Michael Komishock | Byzantine Parish Coordinator



## Ss. Peter & Paul Byzantine Catholic Church

BRADDOCK, PA

### Fasiangy 2025

Thank You, GCU Parish Social Grant program, for a Fantastic Fasiangy! A big thanks to all who joined us on Sunday, March 2! The halushki and kielbasa were a hit and a special angel surprised us with delicious cheregi. We are grateful to our cooks, cleanup crew and especially the GCU for their ongoing support—we truly appreciate it! Let us journey together in faith and reflection throughout the Great Fast.



Arleen Jama | Byzantine Parish Coordinator



Koscho family.

## St. Therese Byzantine Catholic Church

ST. PETERSBURG, FL

### Fasiangy

St. Therese Parish held a Fasiangy Pre-Lenten celebration on Cheesefare Sunday, March 2, 2025. Thanks to the GCU Parish Social Grant program for assisting with the event's funding.

Charles Allan Hunt | Byzantine Parish Coordinator



Pastor of St. Therese Very Reverend Robert Evancho with parishioners.

## Holy Trinity Byzantine Catholic Church

CONEMAUGH, PA

### Monthly Social Hour

The first monthly social hour was held February 15 in celebration of GCU's 133<sup>rd</sup> anniversary. The next monthly social was planned for April. The socials are sponsored by the GCU Parish Social Grant program.



Rita Hull with parish members.

### Annual Cash Bash

The 6<sup>th</sup> Annual Cash Bash was held on Saturday, April 12. A full report of this GCU Parish Matching Funds project will be included in the *June Magazine*.



John Russin (middle) with parish members.

Georgia Lehman | Byzantine Parish Coordinator



# Ss. Peter and Paul Byzantine Catholic Church

PUNXSUTAWNEY, PA

## Donut Sunday

Parishioners gathered in the social hall after Liturgy on Sunday, February 16 to enjoy donuts, coffee and

wonderful conversation. Thank you GCU for making this monthly gathering possible through the Parish Social Grant program.



## Paint with Kelly

The ladies of the parish hosted a paint class on Wednesday, February 19. All parishioners were invited to participate. It was a fun evening with a light dinner, dessert and the very talented artist Kelly Porada. Many thanks to the GCU Parish Social Grant program for assisting with funding for this event.



Julie Brocious | Byzantine Parish Coordinator



Photos by Michael & Alyssa Vasil.

# St. Michael Byzantine Catholic Church

HERMITAGE, PA

## Founders' Day Celebration

After the Saturday and Sunday Liturgies on February 15 & 16, parishioners were treated to individually wrapped iced sugar cookies and a variety of GCU giveaways and information to celebrate GCU Founders' Day. An informational paragraph was also included in the weekly bulletin! Thanks GCU Parish Social Grant for making this parish social activity possible.

William Dzuricko | Byzantine Parish Coordinator



# For Your Information

## Events

### Spring Helping Hands Day at Holy Annunciation Monastery

Saturday, May 31, 2025

Liturgy 8 AM (optional)

Work starts approximately 9 AM

Sugarloaf, PA

Contact Hazleton Constellation Coordinator Thomas Yurkanin at 570-956-4517 or ts20@ptd.net

### GCU Golf Classic

Monday, June 2, 2025

9:30 AM Shotgun Start

\$80 GCU & Seven Oaks Members

\$110 Non-Members

\$30 Dinner only

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

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

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

### Helping Hands Day at Mt. Saint Macrina

Saturday, June 7, 2025

9 AM

Uniontown, PA

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

### Byzantine Family Day at Kennywood Park

Thursday, July 24, 2025

\$28 Ride All Day Ticket (Good 7/24 only)

FREE ages 3 & under

West Mifflin, PA

Order & pay on the GCU Website under Events Section or contact Casey at 724-683-3927

### Byzantine Day at Knoebels Park

Friday, July 25, 2025

11:45 AM Prayer Service

12 PM Catered Lunch

NEW this year....

\$35 Ride All Day Ticket (Good 7/25 only)

\$16 each Ticket Booklet

\$10 Members Lunch Ticket

\$16.50 Non-Member Lunch Ticket

FREE for kids age 2 and under

Elysburg, PA

Contact Melissa Jaggars at 878-207-2327 or visit the Events Section of the GCU Website

2<sup>nd</sup> Annual  
GCU Spring  
St. Nicholas  
Celebration  
St. Nicholas Chapel &  
Seven Oaks CC  
Beaver, PA  
Sunday, May 4  
Liturgy—3 PM  
Dinner—5 PM  
COMPLETE DETAILS AND  
RESERVATIONS AT  
GCUUSA.COM/EVENTS



## Available

### Carpathian Cookery Cookbook

Having sold over 20,500 copies, the cookbook has entered its 22<sup>nd</sup> printing and was requested by the Library of Congress to be in their ethnic cooking collection. The 330-page cookbook has a new look and features a protective plastic cover. The book includes sections on Christmas and Easter customs and recipes, traditional Rusyn and Slavic foods, other ethnic dishes, and many other tried-and-true recipes of St. John's parishioners. There is a variety of paska bread and kolachi (filled roll) recipes, as well as meatless dishes and Lenten recipes, suitable for the Great Fast, as well as the Pre-Christmas Fast. The cost of the cookbook is \$14.<sup>00</sup> plus \$6.<sup>00</sup> postage and handling (\$20.<sup>00</sup>). If ordering from Canada, please send a \$38.<sup>00</sup> (\$14 + \$24 postage) 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 BC Church, 201 E. Main Street, Uniontown, PA 15401, call 724-438-1382 (M-F 9 AM-3 PM leave message) or email [carpathiancookery@gmail.com](mailto:carpathiancookery@gmail.com).



### 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](http://GCUusa.com/Giving Back/Cookbook).



## SPORTS

### GCU Spring Golf Classic



A Handicap Tournament  
Non-Members Welcome

**Monday, June 2, 2025**  
**9:30 am Shotgun Start**

CASH prizes for ALL Flights  
Skill prize winners will receive a  
Golf Shop gift certificate

\$80 GCU & Seven Oaks Members  
\$110 Non-Members  
\$30 Dinner Only (Adults)

Seven Oaks Country Club  
132 Lisbon Road, Beaver, PA 15009  
Golfers can make up their own  
foursomes or we will place you in one.

Register and Pay at  
[GCUusa.com](http://GCUusa.com) under Events





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

**THURSDAY  
JULY 24**

**RIDE ALL DAY!**  
\$28 (ages 4 and up)  
FREE (ages 3 and under)



**ORDER TICKETS**

**GCUusa.com**

or  
**800-722-4428**

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

**13<sup>TH</sup> ANNUAL  
GCU FRIDAY,  
Byzantine Family Day JULY 25, 2025**

**NEW THIS YEAR - \$35 RIDE ALL DAY TICKETS  
(MUST BE USED ON 7/25)**

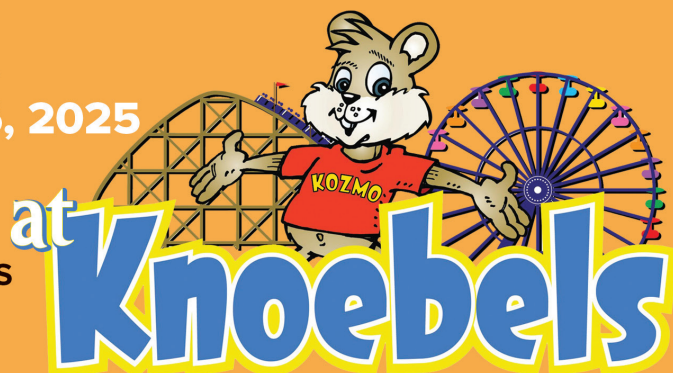
**Ticket Booklets - \$16 each (\$4 Value)**

**KIDS LUNCH (ages 2 & under)—FREE**

**LUNCH (ages 3 & up) - \$10 GCU Members**

**LUNCH (ages 3 & up) - \$16.50 Non-GCU Members**

Information and order forms available  
on the GCU Website



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

**11:45 Prayer Service**

**“Joining together as one before the fun!”**

# Remembrances

## Elsie (Halaburka) Urban

Elsie (Halaburka) Urban passed away very peacefully on Tuesday, February 18, 2025 at the age of 99.

Elsie lived a full life bringing so much happiness to those around her. A wonderful mother, grandmother, and great-grandmother. She often spoke about working at Westinghouse in East Pittsburgh. In later years, she was a purchasing agent for Allegheny County. She was most proud of the fact that supervisors entrusted special assignments to her, knowing the project would be done well. Elsie took such pride in her Byzantine Catholic faith. Volunteering at St. John's Byzantine Cathedral Church Center in Munhall

brought her great joy. She frequently stated, "the Lord is with me" and she is now with the Lord rejoicing with her loving husband John. They shared a wonderful life together. Now they are dancing together, as they did when first meeting at Kennywood Park Dance Hall, many years ago. Always with a smile, Elsie brought such joy to many. She enjoyed living at Logan Place in Lower Burrell the last 7 years. The staff was remarkable and we thank everyone who took such good care of our Mom. A special thank you to Monarch Hospice, Dr. Danielle Godinez, Chrissy her nurse and especially Vanita who made Elsie look beautiful every day!

Elsie will be sadly missed by her son John (Mary Rita) of Rocky River, OH. Her daughters, Marilyn Manfredi (Sam) of Fox Chapel, PA and Lori Lyons (Joe) Louisville, KY. Grandsons: Michael Urban (Camille) Cleveland, OH and Ryan Urban (Stephanie) Chicago, IL. Great Grandchildren Xander, Eliana, Graclyn, Riley, Georgia, Marnie and Brody.

The Liturgy of Christian Burial was celebrated on Monday, February 24 at the Byzantine Catholic Cathedral of St. John the Baptist in Munhall, PA.

Blessed repose and eternal memory.

## Albina Senko

Albina Senko age 88 of Mt. Lebanon, PA and GCU Lodge 8344 passed away on Sunday March 9, 2025. Albina was born in Slovenska Ves, Slovakia, daughter of the late William & Margaret Kolodziej. She was the beloved wife of 69 years of Joseph T. Senko; mother of Ted (Cindy), Matthew (Cathy), Katherine (the late Frank) Yarussi, Christina (Stuart) Mitchell and the late John Senko and Donna (surviving William) Hilliard. She is also survived by eight grandchildren, two great-grandchildren and her sisters Helen (Merle) Sharrer and Margaret (Ron) Kowalski.

Albina grew up under German occupation in Slovakia during WWII. She was a graduate of St. Michael High School, a former Girl Scout leader, as well as a former part owner of Golden Triangle Tours. Albina loved tennis and yoga and was an honorary mother to every kid that had the pleasure to be in her home.

A Mass of Christian Burial was celebrated in St. Michael the Archangel Parish-St. Bernard Roman Catholic Church.

Blessed repose and eternal memory.



# Deceased Members

(State Lodge-Member-City-State)

- 8344 Evelyn Alberts—Connellsville, PA  
8302 James H. Allen—Mesa, AZ  
8344 Edvard Antokhin—Warrington, PA  
8358 Ingeborg Apitz—Kaukauna, WI  
8359 Ella J. Armstrong—Laurinburg, NC  
8304 Frank H. Barajas—Oxnard, CA  
8333 Donald F. Barnett—Henderson, NV  
8344 Fred E. Bennett—Fombell, PA  
8344 Shelvey Biddle—Williamsburg, PA  
8344 Elizabeth Rosetta Biondich—  
Apollo, PA  
8344 David V. Bobanic—Aliquippa, PA  
8358 Howard Boese—Cedarburg, WI  
8344 Paul Bowen—Pittsburgh, PA  
8326 William V. Bowen—Gaylord, MI  
8344 William H. Bowyer—North  
Versailles, PA  
8304 Regene Braun—San Diego, CA  
8358 Louise Buchanan—Walworth, WI  
8344 Robert Campbell—Bridgeville, PA  
8344 Linda Caprino—Allison Park, PA  
8344 Sheila C. Caschera—Mt. Pocono, PA  
8344 Frank Ceriani—Beaver Falls, PA  
8341 Deborah A. Cetone—Dayton, OH  
8344 Richard J. Chobot—Carnegie, PA  
8344 Margaret Cifrutlak—McKees  
Rocks, PA  
8344 Cheryl L. Correll—Saint Clair, PA  
8325 Jacqueline A. Cote—Hingham, MA  
8344 Dorothy Culbertson—Warren, PA  
8357 J. Carol Curtis—Liberty, MO  
8344 Yolanda D'Arcangelo—  
Warminster, PA  
8344 Stephanie Deak—Greensburg, PA  
8304 Gloria F. Debus—Palm Springs, CA  
8335 Raymond Decha—North  
Arlington, NJ  
8344 Joanne Delaney—Ebensburg, PA  
8344 William C. Denny—Crescent, PA  
8358 Barbara A. Denter—Milwaukee, WI  
8358 Donald A. Dillinger—Auburndale, WI  
8358 Randall K. Dimmett—Grafton, WI  
8344 Edith Dinnocenzo—Pittsburgh, PA  
8344 Florence Dixon—Pittsburgh, PA  
8344 Margaret Dorzinsky—  
Wilkes-Barre, PA  
8344 Jane D. Dourley—Harleysville, PA  
8344 Deborah S. Dubensky—  
Delancey, PA  
8344 Joseph Duritsa—Uniontown, PA  
8306 Joseph Dzubak—Southbury, CT  
8344 Karen E. Edmiston—Ebensburg, PA  
8359 Homer H. Eller—Wilkesboro, NC  
8341 Betty Lou Engle—Reynoldsburg, OH  
8344 Lena Enrietti—Carnegie, PA  
8344 John B. Esbensen—Philadelphia, PA  
8344 Maryann Evanko—Scranton, PA  
8344 Magdaline Fanaritis—Warren, PA  
8315 James J. Fedorchak—Fishers, IN  
8344 Richard Felger—Darlington, PA  
8344 William J. Ferhat—Pottsville, PA  
8344 Albert F. Filewicz—Philadelphia, PA  
8344 Lawrence F. Foran—Hazleton, PA  
8344 Jack C. Frampton—Commodore, PA  
8344 Charles Friel—East Brady, PA  
8344 Edwin L. Fry—Jamestown, PA  
8313 Nicole K. Fuller—Chicago, IL  
8335 Paul Fusiak—Forked River, NJ  
8344 Edlyne Garnier—Philadelphia, PA  
8335 William F. Gates—Columbia, NJ  
8344 John Robert Gaydos—Aliquippa, PA  
8358 Robert M. Gebert—Medford, WI  
8315 Jacqueline K. Gomez—Valparaiso, IN  
8344 M. Trese Graham—Moon, PA  
8344 John A. Grecek—Nanty Glo, PA  
8344 Julia Greenan—Phoenixville, PA  
8359 Larry G. Griffin—Lexington, NC  
8344 Regina D. Growley—Port  
Carbon, PA  
8335 Thomas J. Guzenski—Brick, NJ  
8344 George A. Hahn—Lehighton, PA  
8341 Jerry R. Hays—Wellsville, OH  
8344 Orville W. Henseler—Pipersville, PA  
8313 Royal Hernandez—Crest Hill, IL  
8326 William B. Hetrick—Moran, MI  
8341 Patricia A. Hilko—Brunswick, OH  
8358 Mary Hopfensperger—Appleton, WI  
8344 George Hrutkay—Bentleyville, PA  
8344 Rose Jaeger—Doylestown, PA  
8322 Dorothy S. Jorn—Shreveport, LA  
8344 Evelyn Kaminsky—Allison Park, PA  
8358 Daniel Karagianis—Oak Creek, WI  
8344 Thomas M. Karolcic—Finleyville, PA  
8326 Sheryl Kashmerick—East Lansing, MI  
8344 Irvin F. Kepner—Hughesville, PA  
8341 John E. Kirtos—Sylvania, OH  
8358 Pamela Klink—Abbotsford, WI  
8315 Frank Korba—Valparaiso, IN  
8344 Helen Koshute—Windber, PA  
8341 Francis J. Kotasek—Campbell, OH  
8344 Charles L. Kratz—Telford, PA  
8324 Robert F. Krysiak—Baltimore, MD  
8344 David Kudla—Murrysville, PA  
8344 Clarence Kunkle—Penn Run, PA  
8354 Carl Kwadrat—Reston, VA  
8344 Lillian Lagatta—Aliquippa, PA  
8344 Elizabeth W. Landes—  
Schwenksville, PA  
8326 Brad S. Lanning—Mancelona, MI  
8304 Janice C. Larsen—Simi Valley, CA  
8304 Richard Latarewicz—Ventura, CA  
8335 John Lazorchak—Flemington, NJ

8344 Leo A. Leinheiser—Kill Devil Hills, NC  
8358 Donald J. Leiterman—Maribel, WI  
8344 Joseph Leshko—Minersville, PA  
8344 Robert Lewandowski—Pittsburgh, PA  
8344 Richard B. Lill Sr.—Altoona, PA  
8344 Robert Lingenfelter—Beaver, PA  
8344 Sandra L. Maddux—Upper Black Eddy, PA  
8306 Warren Malkin—Brookfield, CT  
8344 Adelina Mascetta—Monessen, PA  
8344 Angelina M. Matese—Stroudsburg, PA  
8309 Robert W. Mays—Saint Augustine, FL  
8344 Ann M. McAvoy—Warren, PA  
8344 Mary Irene McGreal—Altoona, PA  
8344 Robert R. McLaughlin—Ellwood City, PA  
8344 Gregory P. Medwick—Swoyersville, PA  
8344 Rosemarie Melocchi—Pittsburgh, PA  
8358 William F. Meudt—Ridgeway, WI  
8313 George G. Michel—Lansing, IL  
8306 Elaine Misoda—South Windsor, CT  
8344 June Molchany—Bethlehem, PA  
8306 Carolyn A. Molinaro—Farmington, CT  
8344 Donna J. Murphy—Burgettstown, PA  
8344 Charlene Nagy—Beaver, PA  
8358 Charlotte Nelson—Green Bay, WI  
8358 Dennis Nelson—Rhineland, WI  
8344 Henry Novicki—Wapwallopen, PA  
8302 Alberto C. Ojeda—Tucson, AZ  
8344 Nancy A. Palamar—Pottsville, PA  
8344 Evelyn J. Papertian—East Stroudsburg, PA  
8344 George Pcolinsky—Sugarloaf, PA  
8344 Edward G. Peterson—Coraopolis, PA  
8358 Carol J. Pingel—Hubertus, WI  
8344 Robert Podobnik—Oakdale, PA  
8344 Terry L. Pollack—West Mifflin, PA  
8302 Doralee Probert—Chandler, AZ  
8358 Phillip Prust—Wisconsin Rapids, WI  
8304 Forest N. Purks—Huntington Beach, CA  
8344 Marie Puzniak—Wayne, PA  
8344 Charles Reich—Beaver Falls, PA  
8344 Nancy L. Rhodes—Chambersburg, PA  
8344 Lisa Ann Roberson—Freeland, PA  
8344 Bernadette J. Rolewski—Pittsburgh, PA  
8327 Irene P. Rosten—Oklee, MN  
8335 Joseph Rudo—Clark, NJ  
8344 Joseph V. Rzeplinski—Mahanoy City, PA  
8324 C. Frank Schuette—Hampstead, MD  
8344 John Seamon—Hazleton, PA  
8344 Kathleen Serafin—Hazleton, PA  
8344 Mary Jo Sheldon—Warren, PA  
8344 Rosemary Shimp—Pittsburgh, PA  
8344 Kimberly Sinnott—Freeland, PA  
8344 Stephen Sisock—Sugarloaf, PA  
8344 Stephen Slampyak—Warminster, PA  
8344 John W. Soehl—Warrington, PA  
8344 Joyce M. Solt—Ashfield, PA  
8344 Michael John Sosak—Zelienople, PA  
8344 Margaret Sowers—Vandergrift, PA  
8344 Joseph Spagnoletti—Gibsonia, PA  
8358 Rosella M. Specht—Irma, WI  
8344 Brice Sperandio—Stroudsburg, PA  
8344 Lawrence P. Stritz—Beaver Meadows, PA  
8315 Mark S. Sudicky—Highland, IN  
8344 Leonard J. Swatt—Lehigh, PA  
8344 Mary B. Sweeney—Philadelphia, PA  
8341 Richard Szucs—Garfield Hts., OH  
8344 Nicholas G. Terlesky—Easton, PA  
8344 Lavonne Tesone—Pittsburgh, PA  
8344 Helen Travis—Lititz, PA  
8344 Timothy M. Vehar—Strabane, PA  
8344 Sandra Sue Vrabel—Smithfield, PA  
8344 Annabelle Wagner—Duncansville, PA  
8349 Jane Waldenmyer—Jarrell, TX  
8315 Anne Walsko—Highland, IN  
8359 Susanne Westphal—Indian Trail, NC  
8313 Anna Wicks—O’Fallon, IL  
8309 Mary Wildes—Bradenton, FL  
8344 Dennis P. Wildonger—Pipersville, PA  
8344 Ruth E. Wilkins—Bushkill, PA  
8344 Patty J. Wojcik—Altoona, PA  
8344 Michael Wollover—Morrisville, PA  
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