

OCTOBER 2025

GCU

MAGAZINE

President/CEO Report

Page 1

GCU Product Knowledge

Page 3

GCU Scholarship Info

Page 40

Inside This Issue

Volume 133 | Issue 5 | **October 2025**

- 1** **President/CEO Report**
- 2** **Spiritual**
- 3** **Product Knowledge**
- 4** **Estate Planning**
- 6** **The Goodness of Community**
- 9** **GoGive!**
- 11** **Our Members**
- 12** **Corp. Community Events Coordinators**
- 14** **Constellations**
- 20** **Parish Matching Funds**
- 30** **GCU Supported Parish Events**
- 38** **Sports**
- 40** **Scholarship Information**
- 41** **Announcements**
- 44** **Deceased Members**

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Jeremy Stephenson
GCU President/CEO

Building on Tradition Focused on the Future

Since stepping into the role of President and CEO of the GCU approximately two months ago, I've had the privilege of meeting with many of our members, spending time with leaders of the Byzantine Catholic Church—including Archbishop William C. Skurla and seminarians at the Byzantine Catholic Seminary in Pittsburgh—and connecting with leaders of other fraternal benefit societies. These conversations have given me a deeper appreciation for where we've come from, the unique role GCU plays among fraternalists, and how we can continue to grow together in the years ahead.

A Heritage of Service

From our founding days when members supported one another in times of hardship, to sponsoring orphan care, to rallying during wartime, GCU has always put people first. This proud legacy of service is well known to our members, and it's a reminder that GCU's strength has always come from action, not words.

Honoring the Past, Acting for the Future

I believe now is the time for us to take bold action. Honoring our past means building on it, not standing still. That's why this year we've focused on two priorities that are vital to our future:

- **Modernizing our systems**—so members and agents have faster, more secure access to the information they need. These upgrades are laying the foundation for a better, more connected experience.
- **Expanding our reach nationwide**—by strengthening sales distribution and introducing new families to GCU. Growth is about more than numbers—it's about welcoming new members into our community and ensuring our vision extends from coast to coast.

Leading Through Service

I approach this role with a servant leadership mindset: listening first, supporting others, and making decisions with long-term impact in mind. Whether it's modernizing our operations, strengthening our partnership with the Byzantine Catholic Church, or learning from our peers in the broader fraternal system, the goal is always the same—to **serve our members and communities better**.

How You Can Help

The GCU story has come a long way since 1892, but our best chapters are still ahead. Our future success depends on all of us working together. The greatest way you can support GCU today is by **encouraging friends and family to consider our life insurance and annuity products or by making a donation to the GCU Foundation**. As a non-profit, this support allows us to expand our giving to the causes and communities you care about most.

For many of our members, October is also when they take their Required Minimum Distribution (RMD) from their IRA. Did you know that you can donate your RMD directly to the GCU Foundation? This is a simple and impactful way to fulfill your annual requirement while also expanding our ability to give back to the causes and communities you care about most.

Together, we can build on our proud history, strengthen communities across the country, and ensure GCU continues to thrive for generations to come. I am honored to serve as your President and CEO, and I look forward to writing the next chapter in the GCU story—together.



Fr. Valerian M. Michlik
GCU Spiritual Advisor

Gratitude

Dear Friends:
As I write this article, we begin the fall season. When I take Caesar for our walks to Boyce Mayview Park, I've already noticed that the leaves are starting to change colors. For some reason, summer this year went by very fast for me.

But as I look back at summer 2025, I must say thank you to all the faithful and friends who reached out with their prayers and best wishes as I prayerfully commemorated 25 years of ordination to the holy priesthood. It was a joy to be with our St. Gregory's faithful, GCU Board Members & GCU Staff, and friends who came together for the celebration of the Divine Liturgy and fellowship during the festive luncheon—thank you all!

One word comes to mind as I look back at Sunday, August 17, 2025, and that word is GRADITUDE! For all of us gratitude is super important in our lives. For followers of Christ gratitude is a fundamental aspect of the Christian life. It is more than just saying “thank you”—it is a way of living that reflects our trust in God. In both good and difficult times, God calls us to be thankful. When we cultivate a heart of gratitude, we draw closer to Him and experience His peace and blessings in our lives.

As the season of thanksgiving will soon come upon us, let us explore the importance of being thankful and how it shapes our walk with God. I remember when I was a child and asked my mother for something, she would often remind me to say “please.” Then, after she gave me what I asked for, she would remind me to say, “thank you” by saying, “Now what do you say?”. I knew what to say, but sometimes I would forget. We all know what to say, but unfortunately, we sometimes forget to say it. Why do we as individuals or even as a society forget to be thankful?

The list can be long, but as I look into my own life and see what is happening around us nowadays, I believe we quickly develop a negativity bias. You put on the 6 am news in Pitts-

For followers of Christ, gratitude is a fundamental aspect of the Christian life. It is more than just saying “thank you”—it is a way of living that reflects our trust in God. In both good and difficult times, God calls us to be thankful.

burgh and immediately you are bombarded with “negative news.” You see, as a society we pay more attention to threats, losses and irritations. This makes annoying things louder than simple blessings. We begin our day without gratitude and we must not forget how “busy” we are nowadays. Believe me, I get it. Having three daughters,

CONTINUED on page 5

Fr. Valerian's 25th Anniversary of Ordination



On Sunday, August 17, 2025 Fr. Val enjoyed celebrating his 25th Anniversary of Ordination with parishioners, friends and family at St. Gregory of Nazianzus BC Church. Divine Liturgy was followed by a luncheon. Shown are Fr. Brian Welding, GCU Vice Chairman of the Board Atty. John J. Urban, Fr. Val, GCU Chairman of the Board George Kofel and Fr. Andrew Deskovich.



John Luksa
National Sales Director

Now Might be the Best Time to Meet With Your GCU Agent for a Review!

Let's face it—life is constantly evolving, especially in today's ever-changing world. These changes can significantly impact your insurance coverage and long-term retirement needs. Just as you schedule annual check-ups with your doctor to monitor your physical health, it's equally important to meet with your GCU Agent to review and assess your financial well-being.

Here's what you can expect during your annual review with your agent:

Update your information. Because change is the one constant in life, your agent will want to ensure that GCU has your most up-to-date contact information. Some of the most common life changes that can impact your financial plans include:

- Address
- Email
- Phone numbers
- Marital status
- Beneficiaries
- Employment status
- Number of children
- Retirement date
- Additions or losses to your family

Education on financial products. To make informed and confident decisions for your family's future, it's important to stay educated about GCU life insurance, financial products and services. Your GCU Agent can help by keeping you updated on your current plans and introducing new or additional options that may benefit your family.

Update on new insurance, retirement, or tax changes. As the financial landscape evolves, your agent can keep you informed about changes that may impact your current and future plans. These may include updates to tax laws, retirement planning, insurance policies, or estate planning strategies.

Navigate to four phases of financial independence. As time goes on, your family's needs will evolve through different stages of life. Here are four common phases that family members may experience throughout their lifetime.

1. Preservation and risk management phase. Life insurance can play a vital role in protecting your family's future and overall well-being. GCU offers a comprehensive range of insurance plans designed to meet your unique needs: Whole Life to Age 100; 20 Pay Whole Life; Single Premium Whole Life; 10, 20, 30 Year Level Term and Irrevocable Burial Trust.

2. Accumulation Phase. The accumulation phase focuses on building wealth over time to achieve specific financial goals. Common examples include saving for college, purchasing a home, establishing an emergency fund and preparing for retirement.

3. Retirement Distribution/Income Planning Phase. This is perhaps the most critical of the four phases, as many of us spend a lifetime planning and dreaming about retirement. Your GCU Agent can help you retire with confidence—ensuring that your retirement savings are managed wisely, especially as life expectancy increases and investment markets become more volatile.

4. Wealth Transfer and Legacy Planning Phase. At some point, you may wish to designate certain assets for your children, grandchildren and/or favorite charities. Your GCU Agent can guide you through a smooth and efficient estate transfer, helping you provide for your loved ones or support the causes that matter most to you.

Your GCU Agent can help you confirm you are on track with your financial goals by assisting you to answer these questions:

- Do you have enough insurance to adequately protect your family's future?
- Will you be ready to retire on your terms—when you want to?
- Do you want to leave a legacy—or a burden—for your children or grandchildren?
- When was the last time you reviewed these items?

If you don't have answers to these important questions, now may be the perfect time to meet with your GCU Agent!



Atty. John J. Urban

Lessons in the Law

So You Want To Be Cremated

For those of you who want to be cremated, you must know what the law is in your state. Every state has its own laws on how you qualify to be cremated. In most states if your spouse agrees that you should be cremated, there is usually no problem.

When there is no spouse, it now gets complicated and the laws vary from state to state. I will be limiting this discussion to the States of Pennsylvania and Ohio. Space does not allow me to write a treatise on each state. The bottom line is to check out your state laws while you are alive and know what is required if you want to be cremated.

In Pennsylvania, the authority to authorize a cremation is determined by the decedent's next of kin. The following individuals have the authority to authorize cremation in order of priority.

1. Surviving spouse
2. Adult children if no surviving spouse
3. Parents if no spouse or children
4. Siblings if no spouse, children or parents

What if there is a dispute and disagreement, the Pennsylvania law states:

- If two people with equal standing as next of kin cannot agree, the Court will intervene and will give preference to the person who had the closest relationship with the decedent.
- If there are more than two individuals with equal standing who disagree, the majority decision will control. If a majority cannot be reached, the Probate Court will make the final decision regarding the disposition.

Pennsylvania does not have a state law that restricts where cremated remains can be scattered. However, this does not mean you can scatter them anywhere.

In Ohio, there is a clear hierarchy for those who have the right to authorize a cremation as follows:

1. A legal representative appointed by the deceased through a written document
2. The surviving spouse

3. The sole surviving child or all surviving children collectively
4. The surviving parent or parents
5. The surviving siblings
6. Other relative in a specified order
7. A personal guardian at the time of death
8. Any person willing to assume the right of disposition if no one else on the list can be located.

Again, if there is disagreement among the children, the Court will intervene and make a decision. Ohio law does not automatically grant decisions – making power to a single individual unless a majority consensus is reached or one person is explicitly designated by the others. In the event of an impasse the Probate Court may intervene, considering factors like the deceased's known wishes and the relationships of the parties involved.

Cremated remains may be placed in a cemetery or an urn burial plot. Ohio law does not require burial but scattering ashes is permitted in compliance with property rights and environmental regulation.

How do you avoid the problem and make sure you are cremated if that is your wish?

In Pennsylvania, to avoid potential disputes, individuals can execute a "Statement of Contrary Intent" which designates someone other than the next of kin to make decisions about their cremation. The legally binding documents ensures that the decedent's wishes about their cremation. This legally binding document ensures your wish to be cremated.

In Ohio, you can create a document called "Appointment of Representation for Disposition of Bodily Remains, Funeral Arrangements and Burial or Cremation Goods and Services" which will ensure your wishes.

The final way to ensure your wishes is to work with a reputable funeral director and prepay and pre-plan your funeral. The appropriate documents will be signed and your plan will be fulfilled.

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

Gratitude...

CONTINUED from page 2

I remember those days when we ran from one activity to the next. But keep in mind that rushing from task to task leaves little space for reflection. When our minds are overloaded, gratitude isn't a priority.

And yes, we adapt quickly to good things in our lives. What's the end result? Gratitude is forgotten and like any skill, gratitude needs consistent repetition and cues to form into routine behavior. Gratitude is to become of who we are as children of God!

Friends, I have to be honest with you that I've had the opportunity to witness "giants of gratitude" in my life. Where or when? In the nursing homes and hospitals, I have experienced moments of gratitude that have left me speechless and remind me of the words of St. Paul in his first letter to the Thessalonians 5:18: "Give thanks *in all circumstances*; for this is God's will for you in Christ Jesus." This verse doesn't say to be thankful only when things are going well. It challenges us to adopt a posture

of gratitude even in trials. Why is that so important? Because thankfulness aligns our hearts with God's will and reminds us of His ultimate control over our lives. I'm grateful to witness those moments during pastoral visits.

In the upcoming months I invite you to cultivate a thankful heart. Try your best to start each day with gratitude and don't forget to express gratitude to others. Especially thank those around you: your family, friends, coworkers, your parish family and friends from the GCU. A kind word of appreciation not only lifts others but also reinforces a thankful mindset. Speaking about mindset, remember to pray with thanksgiving.

With the popping up of "early" holiday decorations everywhere (our American commercial culture), I invite you this year to decorate your lives with gratitude. Focus on the blessings God has already given you, and with that you will cultivate joy, peace, a stronger faith, and may your gratitude/thankfulness be a light to others. As a final thought remember the words of St. John Paul II: "Remember the past with gratitude. Live the present with enthusiasm. Look forward to the future with confidence."

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 27 & 28 in observance of Thanksgiving.

5400 Tuscarawas Road, Beaver, PA 15009





GCU member and Army Veteran John Kutchmark, presenting the GCU Matching Funds check to VA Pittsburgh Fisher House Manager Heather Frantz.



Community Matching Funds

PITTSBURGH, PA

Fisher House Wish List

This is the eighth year Holy Ghost BCC McKees Rocks, Holy Ghost BCC North Side along with St. Andrew BCC in Gibsonia have supported the Pittsburgh VA Fisher House. Every July items are collected from the Fisher House wish list and delivered to the facility the first week in August. They are grateful for the ongoing support and look forward to our visit every year. Thanks to the GCU for the Community Matching Funds which increased our giving ability.

Tina Burns

Community Matching Funds

WESTERN SPRINGS, IL



One for the Kids

A GCU Community Matching Funds donation to One for the Kids is made by Mike Corrigan to the organizations President Paul Windsor (blue shirt). This contribution will

go a long way in helping children with disabilities and other life challenges. To learn more about this organization, please visit www.oneforthekids.org.

Mike Corrigan

Community Matching Funds

GREENVILLE, SC

Ribbons for a Cure

The Ribbons for a Cure charity event, hosted by the Glassy Ladies Golf Association, raises vital funds for the Prisma Health Cancer Institute. Proceeds directly support local cancer research, clinical trials and patient assistance programs—making an immediate impact for families in the Upstate South Carolina area facing cancer. The event includes a golf tournament, VIP celebratory event and an auction. GCU Community Matching Funds assisted with the success of this event.

Mary Batyko



Community Matching Funds

HOMESTEAD, PA

BSA Cub Scout Pack 7004 Fundraisers

The Cub Scouts of Pack 4 participated in several 2025 service projects and fundraisers through August, including a Pinewood Derby, Spice Sales, Blue & Gold Banquet, and Main Street Market Days. These events help reinforce the Scout Oath, Scout Law and Scout Motto for the boys and girls of the Pack and to experience civic engagement in a meaningful way. They practiced working with tools, formed bonds with each other and helped their neighbors in the Steel Valley community. The Pack would like to extend a sincere thank you to the GCU for your financial support through the Community Matching Funds program.



Patricia Bovee

Community Matching Funds

PHOENIX, AZ

Laugh for Hope

Laugh4Hope 2025 hit all the marks for a success. Over 700 people attended the August 28 event. Old friendships reunited, new friendships were forged, people supported each other and learned about new faith-filled opportunities, and we all laughed! Life Choice's considered it a fabulously successful event. Goals of the organization for the event included: creating an affordable, wholesome, family-friendly event for the community; encouraging the youth of today in morals and responsibility that will be advantageous for them as they move into adulthood and educating the community on the work they do. The event raised over \$61,000.00 to support pro-life education programs. Attendees appreciated the opportunity to learn about the clinic and its programs for the Culture of Life.

Joanie Mahar



Community Matching Funds

GRAFTON, OH

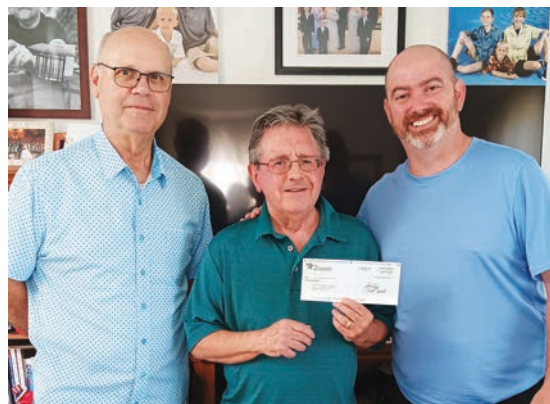
Kiera Kilbane Foundation Golf Outing

Despite threatening clouds and a brief shower, 129 golfers gathered together to raise money for the Kiera Kilbane Foundation on July 25, 2025, at Pine Brook Golf Links. The Kiera Kilbane Foundation strives to improve treatment options and find a cure for childhood cancer, offering support and financial aid to affected patients and their families. In addition to eighteen holes of golf, the participants enjoyed lunch at the turn, a 50/50 raffle, basket raffles and a delicious steak dinner at the end of the round. The Kiera Kilbane Foundation graciously thanks the GCU for the Community Matching Funds program.

Michael Andrako



Left: Steve Cottos thanks everyone who attended the outing. Right: Steve & Terri Cottos, organizers of the Outing.



Mike Andrako presents the GCU Matching Funds check to Brian Kilbane, with Steve Cottos.



Golfers enjoying the steak dinner.

Community Matching Funds

PITTSBURGH, PA

Tylar S. Farmer Fire Relief Fund

In the early morning of Wednesday, August 27, 2025, Tylar Farmer's house caught on fire, and it was deemed a total loss. Fortunately, everyone made it out safely, and his dog, Basket, was able to be rescued by firefighters. Basket's early prognosis was only a 20% chance of survival. However, being the fighter that she is, she pulled through and was able to come home after a lengthy hospital stay and continues to improve every day. A GoFundMe account was set up to assist Tylar with his vet bills and getting back on his feet after the devastating fire. The outpouring of support from friends and family was phenomenal; to date, over \$14,000.00 has been raised. Tylar has new housing and is feeling very fortunate and blessed to have Basket back home and to have such a wonderful support system. GCU Community Matching Funds will assist Tylar with bills and replacing many of his possessions.



Mark Pavlick

Community Matching Funds

NEW GLARUS, WI

Gibault Annual Golf Charity Scramble Tournament

Gibault Catholic High School held its annual golf charity scramble on Saturday, June 21. The event benefits the Gibault High School students' education and activities. Ted Miller used a GCU Agent/Agency Matching Funds Grant to increase the profits from the day.

Ted Miller | Kilgore Marketing Inc.

Succulent Craft for Residents at Carriage Inn



Residents at Carriage Inn Nursing & Rehabilitation Center.



Church members enjoying the craft.

Steubenville, OH.

On August 15, 2025, a GCU GoGive craft

project was provided to the residents at Carriage Inn Nursing & Rehabilitation Center. Each resident at Carriage Inn was given an empty jelly jar. They filled it with different colored sand then planted a succulent on the top for their room. Each resident also received snacks and drinks. A fun afternoon was had by all. As I was walking out different residents would stop me and thank me. They really enjoyed the project.

Some residents were not able to come to the event. So we made the craft and delivered it to their rooms along with snacks. They were very grateful that we thought of them. I had some extras so Sunday after church, some of our church members did the project.

Carla Gasser



Lakes Gives Back BFA Summer Food Program

Leland, NC. As part of their "Lakes Gives Back" program, the Lakes neighborhood in Brunswick Forest, Leland, NC donated over 370 pounds of food to Brunswick Family Assistance of Brunswick County (NC). The food was then distributed through BFA's Summer Food Program to children in Grades K-8 helping to address food insecurity when school meals are unavailable. Thank you to the GCU GoGive! Grant which allowed us to purchase additional food for the project.

Donna Danchisko





Ironfest founder, Derick Sallaz, standing in front of some of the 132 baskets and prizes donated for the event.

Ironfest 2025

Youngstown, OH. The 5th Annual Ironfest was held on Saturday, August 16, 2025 sponsored by the GCU GoGive! program, Ironworkers Local 207, Youngstown Harley-Davidson and the Biker Brewhouse. The funds raised from this event will be donated to the families of Local 207 members that have passed away this past year. After expenses, \$9,930.⁰⁰ will be split among the five families that lost loved ones.

Mike Sklepko



More Information can be found on page 40.

GCU Member Jack Figel Meets Pope Leo XIV



Jack Figel presents the icon of Saints Leo the Great and Bartholomew to Pope Leo XIV.

A group of Orthodox and Catholic pilgrims from the United States met Pope Leo XIV on July 17th at his residence in Castel Gandolfo, led by Greek Orthodox Archbishop Elpidophoros of America and Cardinal Joseph Tobin of Newark, NJ. The group included about 50 faithful on a nine-day pilgrimage marking the Holy Year of Hope and the 1700th anniversary of the Council of Nicea.

Jack Figel, a 20-year member of the GCU, was among the group and is a lector at Epiphany of Our Lord Byzantine Catholic Church in Annandale, VA. He was the only Eastern Catholic in the pilgrimage and is known for organizing ecumenical pilgrimages to meet both the Pope and the Ecumenical Patriarch. He presented Pope Leo with an icon of Saint Leo the Great and the Apostle Bartholomew that he had commissioned. A second copy was intended for Orthodox Patriarch Bartholomew in Constantinople, whom the group planned to visit in the following days.

In his remarks, the Pope said unity would not be achieved by revisiting old arguments about primacy in the church, but by walking together in faith, hope and love. Rome, Constantinople and all the other Sees are not called to vie for primacy, lest we risk finding ourselves like the disciples all along the way. Even as Jesus was announcing his coming passion, the Apostles argued about which of them was the greatest.

Figel, who also works in the US Catholic Conference of Bishops' ecumenical office as the Orthodox Church liaison, is the founder and publisher of Eastern Christian Publications and the founder and chairman of the Orientale Lumen Foundation. He said the gift symbolized the idea of primacy in a special way. "When I came up with the idea of having the two saints represented by

these, two icons of the patrons of the Pope and of the patriarch, the question then became which one goes on which side?"

"Which one takes precedence over whom? Back to the age-old question who's first and who's second? Usually when you think of the icon of Mary and Christ in this form, Christ is always on the right and Mary's always on the left as you look at the icon. So, you would think right takes the precedence. But we couldn't quite decide if that still applied to two saints."

"And if it did, who took precedence? A pope who was a just successor of Peter, namely Saint Leo, the first or Bartholomew, who was an apostle. Which is more important, an apostle or a pope? Hard to tell. So, I came up with a non-religious answer. That is, if you look at a compass. East is to the right and west is to the left. And so, we put Bartholomew on the right and Leo on the left—that's a true story!"

After greeting each pilgrim personally, Pope Leo concluded the audience: "May the blessing of Almighty God, the Father, the Son, and the Holy Spirit come upon you all and remain with you forever. Amen" in American English!



The ecumenical pilgrimage group with Pope Leo at Castel Gandolfo.

Corporate Community Events Coordinators

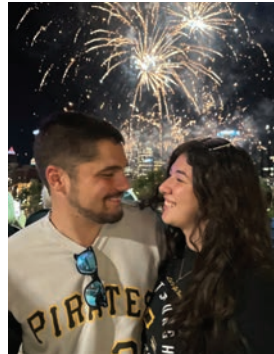


Casey Bush
Corporate Community
Events Coordinator
Western PA



Chuck & Shirley Andrews.

Pirate Baseball Game & Firework Extravaganza Night. Our GCU group attended the Pirates vs the Colorado Rockies game on Friday, August 22 at PNC Park. We had great seats (section 127) to enjoy the fireworks after the game. More photos appear on page 38.



Vinny Mastrangelo & Liz
Del Signore.

Did Somebody Say Tee Up Fore Bundle-Up?!

The gang from the GCU Home Office joined Pittsburgh's WTAE-TV and the Salvation Army at Putt Shack to compete in a 9-hole round of mini golf on Tuesday, September 2. Also participating at the event were Pittsburgh Steelers Pat Freiermuth and Mason McCormick—Let's Go Steelers! More importantly, let's go WTAE & Salvation Army Project Bundle-Up for another year of providing winter clothing for less fortunate local residents and children.



Miranda Petro, Nicole Gailey, Jon Cheslar, Pittsburgh Steelers Pat Freiermuth and Mason McCormick, Liz Del Signore, Casey Bush and Andy Petro.



Upcoming Events

Pittsburgh Steelers Game

Steelers vs Cincinnati Bengals

Sunday, November 16 1 PM

Section 518

Acrisure Stadium, Pittsburgh, PA

The Best Christmas Pageant Ever

Saturday, December 13 7:30 PM

Lincoln Park Performing Arts Center

Midland, PA

Broadway Musical "Wicked"

Saturday, January 31, 2026 7:30 PM

Rows M, N & O

Benedum Center, Pittsburgh, PA

Dates and times are subject to change.

Visit GCUusa.com for more information on these events

or contact Casey Bush at cbush@GCUusa.com or call 724-683-3927.



Melissa Jaggars

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

With the snap of a finger the fall season is officially here! As we approach the season of gratitude, there's no better time for members of the GCU community to come together in meaningful ways. We like to socialize and have fun, just as much as we enjoy donating our time to meaningful causes, and there are certainly plenty of great social and volunteer activities to check out!

Social Event Announcements. 1) If you live on the Eastern Seaboard and there isn't a GCU Constellation Coordinator (CC) in your area: check out the list of upcoming Nutcracker Live shows. Several of the shows I booked are in states where we are looking to grow more social and volunteer activities (Maryland, North Carolina & Florida). 2) If you live in a state on the Eastern Seaboard without GCU activity and you have an idea, I invite you to reach out to me to discuss! 3) No matter where you live: Many of us travel to Florida for Spring Break; Keep your eyes peeled for 2026 Spring Training Baseball tickets. For a fraction of the regular season ticket cost you can check out a game and of course being in Florida makes it so much better! Keep your eyes peeled in the December *GCU Magazine* and for GCU email blasts with more information. I welcome you to reach out to me early if you know you will be traveling down to Florida, or if you're a local and you want to be put on the early interest list for Spring Training games. This will help us gauge how many people are interested.

Volunteer Event Announcements. As we inch closer to Thanksgiving and Christmas, many people in our communities face hardships. GCU members are in a great position to pitch in! Give your Constellation Coordinator a call or email and let them know if you can attend one of our wonderful volunteer events!

If you live in an area or state without a GCU Constellation Coordinator. You can still make such a meaningful connection and give back to members in your own communities. I would love to hear from people reading this in areas without their own CC. Tell me your ideas on how GCU can gather to give back in your community or how we can get together for fun social events.

Stumped? Here are a few ideas on how you can give back: Have you thought about adopting a family or senior citizen to deliver a Christmas dinner? Is there a shelter or



Upcoming Events

Various Veterans Day Breakfast Buffets

Saturday or Sunday, November 8 or 9
We invite you to come celebrate the men & women who served our country at one of the delicious breakfast events honoring our vets!

Nutcracker Live!

Binghamton

Friday, November 7 7 PM

Wilkes-Barre

Saturday, November 8 3 PM

Charlotte, NC

Saturday, November 15 8 PM

Baltimore, MD

Saturday, December 6 3 PM

Fort Lauderdale, FL

Monday, December 29 3 PM

Bethlehem Christkindl Market & Miracle on 34th Street Show

Saturday, December 13
Wind Creek Casino, Bethlehem, PA

2026 Sight & Sound Trips: "Joshua"

Overnight Trip: Early Mother's Day Celebration
Friday, May 8 - Saturday, May 9
Day trips in June will also be available.
(Lancaster) Ronks, PA

Tickets to ALL events must be purchased in advance.

Visit GCUusa.com for more information on all these events
or contact [Melissa Jaggars at](mailto:mjaggars@GCUusa.com)
mjaggars@GCUusa.com or call 878-207-2327.

soup kitchen that needs volunteers or supplies? Maybe an animal shelter needs help or a care package drop off of warm blankets or other supplies? What about arranging a "holiday card writing" event for deployed service members, veterans or a local nursing home? Dropping off socks at a local shelter can also make a huge difference.

The building blocks start small, but the more we come together the stronger we are! Whether we come together for a meaningful cause or a fun social event, I want to see our members come together and celebrate great causes along with fun social events. Let's make a difference together, especially in areas where we don't have as many of these events available!

Constellations

UPCOMING HAZLETON CONSTELLATION EVENTS

St. Nicholas Day Celebration

Sunday, December 7, 2025

1 PM

\$15 Members

\$25 Non-Members

Capriotti's Catering
One Bank Avenue
McAdoo, PA 18237

Contact: Kevin Yurkanin at 570-956-4517 or tyurkanin@GCUusa.com

Hazleton Christmas Gift Drive

December, 2025 DTBA

Volunteers are needed to work with Hazleton Catholic Charities to help distribute Christmas gifts to kids in the community. Contact Kevin to be placed on the volunteer interest list. Children's gift donations can be dropped off during the Hazleton Saint Nicholas Day Celebration as well.

Contact: Kevin Yurkanin at 570-956-4517 or tyurkanin@GCUusa.com



Illinois Constellation members enjoy the Thunderbolts ballgame.

Illinois Constellation

Windy City Thunderbolts Baseball Game

On a warm August evening, we headed to the Windy City ThunderBolts' Ozinga Field in Crestwood, IL, for Country Night and settled into our GCU party box just in time to enjoy a lively country band before the game. From our front-row view, we cheered on the action, enjoyed a buffet dinner with sweet desserts and soaked up the fun atmosphere. The night ended with a dazzling post-game fireworks show that lit up the sky and capped off a perfect summer evening.



Larry and Mary Ventrella.

Karly Krown | Illinois
Constellation Coordinator

UPCOMING ILLINOIS CONSTELLATION EVENT

Sister Act Live

Saturday, November 15, 2025

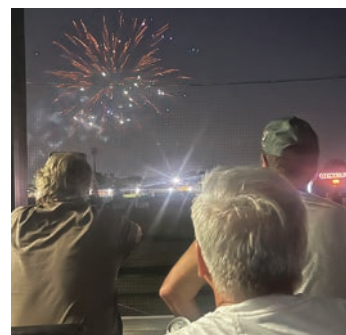
8 PM

\$20 Members

\$40 Non-Members

Drury Lane Theatre
100 Drury Lane
Oakbrook Terrace, IL 60181

Contact: Karly Krown at kkrown@GCUusa.com or register and pay online at GCUusa.com under events, November.



Indiana Constellation

Board & Brush Event

On Thursday, September 25, Indiana Constellation and friends attended and enjoyed an evening of fun creating a wood craft to take home. The event was held at B & B (Board & Brush) in Valparaiso, IN. All who attended enjoyed the event and took home a craft to remember the evening.

Michelle Earp | Indiana Constellation Coordinator



Laurel Highlands Constellation

Pittsburgh Gateway Clipper Lunch Cruise

GCU Members and guests boarded the Pittsburgh Gateway Clipper lunch Cruise on Saturday, August 9, 2025. The 28 members and guests took a bus from Holy Trinity Parish in Conemaugh, PA to the Gateway Clipper where they enjoyed a buffet lunch and a two-hour cruise through the city's river ways. The day was "hot" but beautiful and all who attended had a wonderful time.



Looking Ahead

For the remainder of 2025, we are looking for ideas on events or activities members would like to participate in and welcome feedback. Members in the Laurel Highlands Constellation with ideas, can contact me through email at glehman@GCUusa.com.

Joshua at Sight and Sound Theatre

We are excited to announce that for 2026, the Laurel Highlands Constellation will be taking a bus trip to Sight and Sound Theatre in Lancaster, PA to see the new production of Joshua on September 19, 2026. There are only 30 seats reserved for this event. Details and costs TBA in December *GCU Magazine* or online at GCUusa.com/events.

Georgia Lehman | Laurel Highlands Constellation Coordinator

UPCOMING NEW JERSEY CONSTELLATION EVENTS

RISE Pantry Volunteer Opportunities

Thursday, October 23, 2025

Thursday, November 20, 2025

Thursday, December 11, 2025

Afternoon Time TBA

133 Broad Street, Hightstown, NJ

Shady Brook Farm Fest

Friday, October 24, 2025

4:30 PM Arrival Time Ticket

\$15 Member \$30 Non-Member

931 Stony Hill Road, Morrisville, PA

Grounds For Sculpture Wellness Walk

Thursday, November 6, 2025

9:30 AM

\$15 Member \$25 Non-Member

80 Sculptors Way, Hamilton Township, NJ

Veterans Day Volunteer Opportunity

Tuesday, November 11, 2025

Time TBA

Bear Creek Assisted Living

291 Village Road East, West Windsor Township, NJ

Holland Ridge Farm Winter Wonderland

Friday, November 21, 2025

5 PM Arrival Time Ticket

\$10 Member \$20 Non-Member

108 Rues Road, Cream Ridge, NJ

Breakfast With Santa

Sunday, December 7, 2025

8:30 AM-12:30 PM

\$5 Member \$10 Non-Member

West Windsor Volunteer Fire Co. #1

153 South Mill Road, West Windsor, NJ 08550

For information for any of the above events: please contact Cynthia Visovsky 609-356-9440 or cvisovsky@GCUusa.com or register at GCUusa.com Events and pay with a credit or debit card.



New Jersey Constellation

Dinner and a Show

On Saturday, August 23, the New Jersey and Philadelphia Constellations joined together for a wonderful evening enjoying each other's company. The night started with a delicious meal at Golden Corral Restaurant. We then proceeded to the Parx



Casino in Bensalem, PA for a fun night of laughter at the comedy club seeing comedian, Joey Diaz. We hope to do another fun event together soon.

National Park Clean-Up Day

The New Jersey Constellation attended the National Park Clean-Up Day on Saturday, September 20. Members met at Mercer County Park, Mercer County, NJ. The weather was perfect, in the upper 60's with the sun shining, for the two hours that we picked up trash and recycling items. Many thanks to the volunteers who gave their Saturday morning to help keep the park clean. The day ended with a pizza luncheon at a nearby pizzeria. Members enjoyed the time spent together and look forward to our next volunteer event.

Cynthia Visovsky | NJ Constellation Coordinator



Joel Hernandez, Michael & John Kashner and Cyndi & Rick Visovsky at the park clean-up.



Northeast Ohio Constellation

End Lupus Walk

Northeast Ohio Constellation Coordinator Dean Scouloukas presented a \$250.00 check from GCU to Suzanne Tierney, Director of the Northeast Ohio chapter of the Lupus Foundation of America. The Constellation participated in an End Lupus Walk on Saturday, September 6. Thanks to all who came out for this good cause. Watch your emails for our next volunteer event to assist with the annual GCU Holiday Food Bank Donation program.

Dean Scouloukas | Northeast Ohio Constellation Coordinator

Philadelphia Constellation

Golf Tournament

GCU hosted The Philadelphia Constellation Golf Tournament at Middletown Country Club once again this year and the teams came within just one stroke of each other to determine the winner.

Congratulations to 1st Place Team: Juan Torres, Tom Hoenninger and Ed & Mike Geles came in with the best score of 65. Congratulations to 2nd Place Team: D. Bachovin, Robert Tisot, R. Bridgeford and Justin Bessachio with the score of 66. (wow that was close!)

Longest drive: Justin Bessachio of 310 yards. T. Bachovin won closest to the pin with a 33" effort, his best shot of the day!

Philadelphia Constellation Coordinator Stephen Bachovin, and NJ Constellation Coordinator Cynthia Visovsky, came together to make this event a wonderful day. We look forward to joining constellation events in the future!

Congratulations to all golfers and we are excited to continue this fun and growing tradition in September 2026!

Stephen Bachovin | Philadelphia Constellation Coordinator



Philadelphia Constellation Coordinator Stephen Bachovin (center) presents 1st place prize to winning team foursome: Juan Torres, Tom Hoenninger and Ed & Mike Geles.

CONTINUED

UPCOMING PHILADELPHIA CONSTELLATION EVENT

Veterans Day Appreciation Breakfast

Saturday, November 8, 2025

10 AM

\$4 Veterans

\$6 Member

\$12.99 Non-Member

Golden Corral
1465 Street Road, Bensalem, PA 19020

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

Register at GCUusa.com Events (November) and pay with a credit or debit card.

Philadelphia Constellation...



AJ and Sue Lucas, Pat Kutzfara, Barb Wahal and Kim & John Kolesar.

Pittsburgh Constellation

Mini Golf Outing

On Sunday, September 7, 2025, six members spent a beautiful, sunny afternoon at Family Funscape in Elizabeth, PA. After delicious pizza, salad and dessert, the golfers had a shot-gun start on the mini golf course. Even though a challenging course, Sue Lucas shot a hole-in-one on the first hole. She received a Giant Eagle/Get Go gift card. At the end of the day, scores were tallied and Barb Wahal received a Giant Eagle/Get Go gift card for an excellent score. Although a small group this year (I am told it was because it was the first Pittsburgh Steelers game of the season), we had a fun time!

Kim Kolesar | Pittsburgh Constellation Coordinator

Scranton/Wilkes-Barre Constellation

End of Summer Golf Tournament

The GCU Wilkes-Barre Constellation End of Summer Golf Tournament was held on Sunday, September 14, 2025 at Blue Ridge Trail Golf Club, Mountaintop, PA. The tournament was a captain and crew format. The weather this year was beautiful. Prizes were awarded for 1st and 2nd place, men's longest drive, women's longest drive and closest to the pin. The tournament concluded with a buffet dinner including beef brisket, Italian marinated chicken, roasted vegetables, mac & cheese with strawberry shortcake for dessert. Prizes were awarded after dinner along with door prizes. First place winners were Matt Dimick, Pat Musinski and Freddie Cefalo. Second place winners were Helene & Jerry Skrocki and Justin & Shawn Whetstone. The longest drive for men was accomplished by Peter McMahon, women's longest drive was by Denise Kaschak and closest to the pin was awarded to Freddie Cefalo. A big congratulations to all the winners!

A 50/50 drawing was held with all proceeds benefiting The Back Mountain Food Pantry. Kudos go out to the 1st place team for their generous donation to the food pantry and to Vincent Latona, winner of the 50/50 raffle for his donation as well.

Special thanks to Dr. John & Colleen Evans for volunteering their time to help with setting up, taking pictures and awarding prizes. Many thanks to all who attended—it was truly a great day to golf!

Laure Marcin | Scranton/Wilkes-Barre Constellation Coordinator

CONTINUED



1st place winners: Pat Musinski, Fred Cefalo and Matt Dimick.



Peter McMahon, Tom Kostic, Jess Her-ness and Denise Kaschak.



Stanley, Sean & Paul Pezak with Joe McCabe.

UPCOMING SCRANTON/ WILKES-BARRE CONSTELLATION EVENTS

Neil Diamond Tribute Concert Starring Robert Neary

Sunday, October 26, 2025 at 2 PM

\$35 Member

\$49.⁵⁰ Non-Member

The Theater at North
1539 North Main Avenue, Scranton, PA 18508

Contact: Laure Marcin at 570-466-5941 or
lmarcin@GCUusa.com

Veterans Day Breakfast Buffets

Saturday, November 8, 2025 at 10 AM

\$10 Veterans \$16 Member \$21 Non-Member

Trolley's Bistro (inside the Scranton Hilton)
100 Adams Ave., Scranton, PA 18503

Sunday, November 9, 2025 at 11:30 AM

\$10 Veterans \$18 Member \$24.⁹⁹ Non-Member

\$5 Member age 4-12 \$9.⁹⁹ Non-Member age 4-12

Kids age 3 and under are FREE

The Hive Taphouse (inside Mohegan Sun)
1280 PA-315, Wilkes-Barre, PA 18702

Contact: Laure Marcin at 570-466-5941 or
lmarcin@GCUusa.com

Scranton/Wilkes-Barre Penguins vs Providence Bruins-Teddy Bear Toss Night

Saturday, December 13, 2025 at 6:05 PM

\$13 Member (includes meal deal voucher)

\$24.⁵⁰ Non-Member

\$28.⁵⁰ Non-Member (includes meal deal voucher)

Mohegan Sun Arena
255 Highland Park Blvd., Wilkes-Barre Twp., PA 18702

Contact: Laure Marcin at 570-466-5941 or
lmarcin@GCUusa.com

Scranton/Wilkes-Barre Constellation...



Jeff & Laure Marcin, Matt Stahl and Vincent Latona.



Steve Haller, Greg Evans and Ed Gensel.



2nd place winners: Shawn Whetstone, Jerry & Helene Skrocki and Justin Whetstone.

Parish Matching Funds



Ss. Peter & Paul Byzantine Catholic Church BRADDOCK, PA

Matching Funds Success!

Fr. Vitalii Stashkevych received a GCU Matching Funds check from the parish's Fireworks & Fortune lottery ticket fundraiser, presented by (from left): Myron Drabik, Diane Popp and Parish Coordinator Arleen Jama. A heartfelt thank-you to everyone who sold or bought tickets, and an extra-big thanks to GCU for their ongoing Parish Matching Funds generosity and support!

Arleen Jama | Byzantine Parish Coordinator

St. Emilian Byzantine Catholic Church BRUNSWICK, OH

Fr. John Keblesh Golf Outing

In spite of the heat and humidity on Saturday, August 16, all golfers and non-golfers had a great time at the 18th Annual Fr. Keblesh Memorial Golf outing. With many activities like the Ball Drop, Side Boards, Putting Contest, and Chinese Raffle excitement filled the air. GCU member Joe Shirilla was the MC for this spectacular event and what a great job he did. At the end of the day a delicious barbecue was enjoyed by all. Thank you GCU for the Parish Matching Funds support.

Natalie Washlock | Byzantine Parish Coordinator



St. Nicholas Byzantine Catholic Church

SWOYERSVILLE, PA

Piggie (Holupki) Sale

The St. Nicholas Parish's Piggie (Holupki) Sale was a three-day event. On the first day volunteers prepared the cabbage and meat. The second and third days were used to make and cook the piggies. The third day was also designated as the order pick up day.

John Barilla | Byzantine Parish Coordinator



Left: Bob Gorda & Donna Chajko. Right: Lisa Hill & Donna Chajko.



Renee Worlinsky, Patsy Tribus, Joanne Kovaleski with Bob Gorda in the background.



Veronica Malcotti, Beverly Chekan and Eugene Ostinowsky.

St. Nicholas Byzantine Catholic Church

NANTY GLO, PA

Rummage Sale

St. Nicholas BC Church held a rummage sale on August 1 & 2, 2025. Donations were made from parishioners, friends and family which allowed the parish to make all profit on items sold. The event also qualified for a GCU Parish Matching Funds Grant.

Andrea Sheesley | Byzantine Parish Coordinator



Rick Black, Eugene Ostinowsky, Betty Fatula, Annette Ostinowsky and Beverly Chekan.

St. Michael Byzantine Catholic Church CANONSBURG, PA

Spring, Easter and Mother's Day Nut Roll Sales Project

Nut rolls were baked every Monday from January 20th through May 19th by parishioners and friends of St. Michael BC Church, under the supervision of Judy Shuba.



Supervisor Judy Shuba and baker John Bornyas.

While this project focused on Easter and Mother's Day sales, orders were also sold weekly during Monday baking hours. The sale's success was bolstered by the GCU Parish Matching Funds Grant.

Check Presentation

The St. Michael Spring, Easter and Mother's Day Nut Roll Fund Raiser produced a sale of 1,080 rolls baked with a net profit of over \$14,000.⁰⁰. Very Rev. Joseph Raptosh gratefully thanks the team of parishioners and friends for their dedication and hard work and the GCU Parish Matching Funds for its ongoing support.



Judy Shuba and Novella Barron, witness the GCU Matching Funds check presentation to Father Joseph Raptosh by Parish Coordinator Constance Beatty.

Constance Beatty | Byzantine Parish Coordinator



Nut roll team taking a break to celebrate the birthday of a team member.



Nut roll team with Pastor Fr. Joseph Raptosh, after Divine Liturgy offered for the bakers.



Dormition of the Mother of God Byzantine Catholic Church

CLEVELAND, OH

St. Mary 250 Club

On Saturday, August 2 the 250 Club semi-annual dinner dance/raffle was held for the members that participate in the 25 week fundraiser. During that time they could win \$50.⁰⁰ each week and be in a raffle at the end of the period to win \$2,500.⁰⁰. All proceeds go to Dormition Church and Cathedral of St. John in Parma, OH.

Rosemary Trompak | Byzantine Parish Coordinator

St. John the Baptist Byzantine Catholic Church

TRUMBULL, CT

Gift Basket Prize Drawing

St. John's Ladies Guild held a gift basket drawing on Sunday, September 7, 2025. All baskets were lovingly created and donated by members of the Guild. The parish is grateful for the GCU's support through the Parish Matching Funds Program. Rev. Hryhoriy Lozinsky is the parish administrator.

Alice Shingola | Byzantine Parish Coordinator



BPC Robert Rosales (middle) presenting the GCU Matching Funds check to Fr. Nathan Symeon Adams.

Our Lady of Wisdom Church

LAS VEGAS, NV

Our Lady of Mount Carmel Novena

In July, a 9 day Novena was held at Our Lady of Mount Carmel. It was a successful fund raiser for Our Lady of Wisdom Parish, which also received GCU Parish Matching funds for the event.

Robert Rosales | Byzantine Parish Coordinator



St. Michael Byzantine Catholic Church PITTSTON, PA

St. Michael's Flea Market & Ethnic Food Sale

St. Michael BC Church held its annual Flea Market & Ethnic Food Sale on August 2nd & 3rd. The popular event hosted a steady stream of treasure hunters & ethnic food enthusiasts and enjoyed the benefits of the GCU Parish Matching Funds program.

Nancy Stout | Byzantine Parish Coordinator



St. Nicholas Byzantine Catholic Church PERTH AMBOY, NJ



St. Nicholas Church GCU Parish Coordinator Lisa Rebovich is shown presenting a Parish Matching Funds check to Father Vasyl Remitskyi.



Our Lady of Perpetual Help Byzantine Catholic Church TOMS RIVER, NJ

New Church Groundbreaking Fundraiser Kickoff

Starting with the groundbreaking for our new church building presided over by Bishop Kurt Burnette on Saturday, May 31, 2025, Our Lady of Perpetual Help Byzantine Catholic Church kicked off a two-month parish fundraiser. The goal was to raise \$5,000.⁰⁰

by July 31. The parish blew this goal away, raising \$13,079.⁰⁰! The parishioners of OLPH are excited to be turning the page onto a new and invigorating chapter in the life of the parish. With the addition of GCU Parish Matching Funds the amount raised totaled over \$16,000.⁰⁰.



David Simon | Byzantine Parish Coordinator



Our Lady of Mariapoch Shrine

BURTON, OH

Annual Shrine of Mariapoch Pilgrimage

The 69th Annual Pilgrimage to Our Lady of Mariapoch Shrine was held on the weekend of August 16 & 17. The two day event saw pilgrims from all over the area. GCU Parish Matching Funds allowed the event organizers to realize additional income for the Shrine.

Deacon Gregory Loya | Byzantine Parish Coordinator



St. Mary Byzantine Catholic Church WEIRTON, WV



The Turianyn family along with Janet Winwood presented Fr. Brian Norell from St. Mary Church in Weirton with a \$3,000.⁰⁰ GCU Matching Funds check. The check was from the parish's Lenten/Easter Food Sale. Presenting Father Brian with the check is Violetta Turianyn. St. Mary's church community would like to thank the GCU for supporting our parish projects.

Marilyn Charnie | Byzantine Parish Coordinator

Holy Trinity Byzantine Catholic Church CONEMAUGH, PA

Annual Basket Party

On Sunday, September 7, 2025, the St. Ann's Guild of the parish held their Annual Basket Party with over 170 baskets and specialty prizes. This fundraiser will support repairs to the church bells. Thank you GCU for the Parish Matching Funds and to all those who supported the event.

Georgia Lehman | Byzantine Parish Coordinator

St. Stephen Byzantine Catholic Cathedral PHOENIX, AZ

Biannual Eastern European Ethnic Foods Sale

Traditional Byzantine Easter foods made from scratch were available for purchase as a fundraiser for the Cathedral Parish. The sale included Pascha bread, fruit/nut rolls, Byzantine chocolate crosses and a variety of pirohi. These items are delicious and offer everyone a taste of our traditional Easter foods. Thank you GCU Parish Matching Funds for adding to the sales success.



Check Presentation

A GCU Parish Matching Funds check from the bake sale was given to Fr. Michael Mandelas, pastor at St. Stephen. He was so excited to receive it. This was the first time he received a GCU Matching Funds check on behalf of his parish! Thank you GCU for your programs that help all of our churches.

Ann Marie Hill | Byzantine Parish Coordinator



Peter Baranko, Donna Tang and Fr. Andrew Sumerson.

St. Mary Byzantine Catholic Church WHITING, IN

Whiting Pirogi Fest

The “Holy Rollers” from St. Mary Church sold nut rolls at the Pirogi Fest on Friday, July 25 to raise funds to support the church. It was a successful sale that also benefited from the GCU Parish Matching Funds program.

Peter Baranko | Byzantine Parish Coordinator



Jeff Seeger and Susan Harden at the Pirogi Fest.

Annunciation Byzantine Catholic Church ANAHEIM, CA

Anaheim Craft and Vintage Fair

Annunciation Byzantine Church presented its annual craft and vintage fair on September 20, 2025. Over 30 vendors rented space in the parish hall or on the grounds outside to sell unique, hand-crafted items. Meanwhile, the parish sold baked goods and ethnic foods to the crowds attracted to this popular event. Many thanks to GCU for helping make the hard work of our parish pay off even more through the Parish Matching Funds program!

Deacon Gregory Gath | Byzantine Parish Coordinator



Holy Angels Byzantine Catholic Church

SAN DIEGO, CA

Parish Rummage Sale

Holy Angels Byzantine Catholic Church held a rummage sale on August 2, 2025. Parishioners and friends donated many items that were sorted and priced by parish volunteers. We set up a sausage stand to feed the numerous volunteers and to sell to the people browsing. The church was open for curious visitors and Father James welcomed them and answered their questions. The event was a great success bringing together the entire community.

Olena Bankston | Byzantine Parish Coordinator



Parish Coordinator Laure Marcin, Michael Cianiotta from St. Vincent de Paul and Father Mykhaylo Prodanets.

St. Mary Byzantine Catholic Church

KINGSTON, PA

St. Vincent de Paul Soup Kitchen Donation

Checks from a collection made at St. Mary Byzantine Church and GCU Community Matching Funds were presented to St. Vincent de Paul Soup Kitchen, 39 East Jackson Street, Wilkes-Barre, PA. Both St. Mary and St. Vincent de Paul are very grateful for this donation. It will benefit many people in the Luzerne County.

Laure Marcin | Byzantine Parish Coordinator

Russian Orthodox Church of the Transfiguration of Our Lord

FLUSHING, NY

Septemberfest 2025

The Sisterhood of the Myrrhbearing Women of the Russian Orthodox Church of the Transfiguration of Our Lord sponsored this year's Septemberfest held on Sunday, September 14. The women transformed the church hall into a pumpkin patch. A light luncheon and an afternoon of autumnal raffles, navigating a corn maze, and "Fall" into Trivia contest were prepared by all the Sisters. President Ann Kandrato thanked the GCU for its Matching Funds to help the Sisterhood with its fundraising efforts, and Father Wisczeslaw Krawczuk and Matushka Elzbieta lead all present singing "Mnogaya Lyeta" for the GCU!

Ann Kandrato

Ss. Cyril & Methodius Roman Catholic Church

BINGHAMTON, NY

Annual Festival Raffle

Ss. Cyril & Methodius Church conducted their annual "Festival Raffle" drawing once again this year, in lieu of an outdoor Slavic Foods Festival. Tickets were sold for \$5 each, with ten chances to win a monetary prize—\$1,000 prize (1), \$500 prize (2), \$250 prize (2) and \$100 prize (5). The profit realized from this raffle was \$2,760.⁰⁰ and qualified Ss. Cyril & Methodius Church to receive a \$1,000.⁰⁰ Non-Byzantine Parish Matching Funds check from the GCU. Shown in the picture is Pastoral Associate Barbara Hill (left) accepting the check from GCU members Bob & Pam Suflita. We would like to thank the



GCU Home Office (especially Basil Wahal, GCU President Jeremy Stephenson and the GCU Board of Directors) for their continuing generosity towards making parish fund-raising projects a bigger financial success.

Bob Suflita

GCU Supported Parish Events

Our Lady of Perpetual Help Byzantine Catholic Church

LEVITTOWN, PA

Father Paul Varchola West Anniversary

Our Lady of Perpetual Help Parish celebrated with Father Paul Varchola West, on Sunday, August 10, 2025. This marked the fifth anniversary of his Ordination to the Priesthood and completion of five years as their parochial administrator and pastor. God grant him many blessed years! Mnohaja i blahaja l'ita! In celebration of this joyous occasion, a social in the church followed the Divine Liturgy. Father Paul also serves as administrator of Holy Trinity Byzantine Catholic Church, Philadelphia, PA. A special thank you to the generous GCU Parish Social Grant Program that helped provide the food for the social to honor Fr. Paul.

Anna Maria Macinsky | Byzantine Parish Coordinator



St. Mary Byzantine Catholic Church

ST. CLAIR, PA

Patronal Feast Day-Dormition of the Theotokos Dinner

Parishioners from St. Mary BC Church in St. Clair and sister parish, Ss. Peter & Paul BCC in Minersville, were invited to celebrate our patronal feast day, The Dormition of the Theotokos. The event took place in the church hall on Saturday, August 23, 2025. All who attended enjoyed a delicious dinner! We thank the GCU Parish Social Grant for the generous support of this parish function!

Dolores Kramer | Byzantine Parish Coordinator



St. John Byzantine Catholic Church

HAZLETON, PA

Liturgy of the Transfiguration Blessing of Fruit

A variety of fresh fruits were given to all attending Liturgy of the Transfiguration on Saturday, August 8. Thank you GCU Parish Social Grant program for providing the fruit for blessing and distribution to the parishioners!

Judy Betterly | Byzantine Parish Coordinator

St. Emilian Byzantine Catholic Church

BRUNSWICK, OH

St. Emilian Day/Parish Picnic

Happy St. Emilian Day! The parishioners of St. Emilian church celebrated their patron's feast day with a parish picnic on Sunday, August 10 under a brand new pavilion. Guests enjoyed hot dogs, hamburgers and many other delicious foods.

Horseback riding, face painting, a Chinese raffle and chicken drop game sparked interest with many who attended. Thank you GCU for the Parish Social Grant program.

Natalie Washlock | Byzantine Parish Coordinator



Fr. Nate with Victor Kosko honoring 50 years as cantor.



Fr. Nate with high school graduate Carter Vos.

Holy Trinity Byzantine Catholic Church

SYKESVILLE, PA

Pentecost/Patronal Feast Day Celebration

Pentecost Sunday, June 8 was also the parish's Patronal Feast Day celebration at Holy Trinity Church in Sykesville. The parish honored Grayden Kennis and Matthew Kosko who received First Confession Sacrament. The parish also honored: Victor Kosko for 50 years as cantor; Carter Vos graduate, Class of 2025, and James & Butch Sweka for 10 years of service as caretakers of our parish. The celebration was funded through the GCU Parish Social Grant.

Teresa Kennis | Byzantine Parish Coordinator



Fr. Nate Tapsack and ECF First Confession instructor Matthew Kosko with Grayden Kennis on left and Matthew Kosko Jr. on the right.

Our Lady of Wisdom Byzantine Catholic Church LAS VEGAS, NV

Monthly Coffee Social

A Sunday coffee and donut social was held after Liturgy on August 10 and again on September 21. All who attended enjoyed the fellowship and sweet goodies. Thanks to the GCU Parish Social program which helped fund these events.

Robert Rosales | Byzantine Parish Coordinator



St. Mary Assumption Byzantine Catholic Church NEW SALEM, PA



Blessing of Fruit and Flowers

On the Feast of the Transfiguration, grapes were packaged in small individual bags, blessed and given to the parishioners and visitors at the end of the Liturgy to take home and enjoy. Small bouquets of various flowers were blessed and given to the parishioners on the parish's feast day—the Dormition/ Assumption of Mary. Parishioner Dolores Swartz, brought extra roses and fruit for the parish family which were blessed by the pastor, Father James Ragan. Thank you GCU Parish Social Grant for providing the funds for these beautiful Byzantine customs.

Bernadette Karoffa | Byzantine Parish Coordinator

St. Anne Byzantine Catholic Church CLYMER, PA

Parish Dinner

St. Anne Church held their annual parish dinner on Sunday, September 7th. A wonderful meal and fellowship was enjoyed by all the parishioners thanks in part to the GCU Parish Social Grant program.

Janet Petro | Byzantine Parish Coordinator



St. Nicholas Byzantine Catholic Church

PERTH AMBOY, NJ

Transfiguration of Our Lord-Blessing of Fruit Coffee Social

On Sunday, August 10, St. Nicholas Church held the Blessing of Fruit during the Liturgy. After Liturgy a coffee social with the Blessed Fruit was held. Thank you to the GCU Parish Social Grant for assisting with the cost of the social.

Lisa Rebovich | Byzantine Parish Coordinator



Ss. Cyril & Methodius Byzantine Catholic Church

CARY, NC

Happy 25th Anniversary Fr. Vasyl

On Sunday, August 3, Fr. Vasyl Sokolovych celebrated 25 years of dedication to the priesthood. After Divine Liturgy, parishioners, family and friends joined in the celebration with a potluck luncheon, cake and ice cream. May God grant him many more blessed years! Thank you GCU for supporting Father's special day through the Parish Social Grant program.

Michael Sapsara | Byzantine
Parish Coordinator



St. Michael Byzantine Catholic Church

FLUSHING, MI

Fr. James Batcha 40th Ordination Celebration

St. Michael parish celebrated Father James Batcha's 40th Ordination Anniversary with clergy and current and former parishioners on Sunday, August 10. All enjoyed entertainment by Living Traditions Folk Ensemble. We thank the GCU Parish Social Grant for providing desserts for this event.

Pat Chartier | Byzantine Parish Coordinator



St. Elias Byzantine Catholic Church

MUNHALL, PA

Parish Picnic

St. Elias held its annual church picnic on Sunday, July 27 in the parish social hall. Games, food and socializing

were enjoyed by both the young and old. Thank you GCU Parish Social Grant program for helping defray the cost of this event.

Barbara Wahal | Byzantine Parish Coordinator

St. Michael Byzantine Catholic Church

MERRILLVILLE, IN

St. Michael Social Events

Three parish social events benefited from the GCU Parish Social Grant at St. Michael BC Church. A combined Mother's/Father's Day Celebration on Sunday, May 18; a Pentecost Sunday Social was held on Sunday, June 8 and the Annual Parish Picnic took place on Sunday, August 3. The events allowed parishioners a chance to share fellowship in a relaxed atmosphere. Thanks

GCU for the continued support.

Jeanne Lazor | Byzantine Parish Coordinator



Parishioners processing on Pentecost Sunday, June 8.



Mother's/Father's Day celebration.



Church members enjoying the picnic.



Holy Trinity Byzantine Catholic Church

CONEMAUGH, PA

Parish Monthly Social

Our monthly social hour sponsored by the GCU Parish Social Grant was held on August 10 and celebrated the August birthdays and anniversaries of parish members. It is always nice to get together and celebrate with our parish family.

Georgia Lehman | Byzantine Parish Coordinator



St. Mary Holy Protection of the Mother of God

MORGANTOWN, WV

Parish Picnic

Food, fun and BINGO for everyone on Sunday, September 7. The remainder of our GCU Parish Social Grant was used to purchase the beef, chicken and shrimp for skewers, drinks, chips and picnic supplies. It was very nice weather and a few guests joined in the festivities. Glory to Jesus Christ!

Robert Johnson | Byzantine Parish Coordinator



Ss. Peter and Paul Byzantine Catholic Church

DUQUESNE, PA

GCU Agent Presentation

A GCU Marketing seminar was held on Sunday, October 7 at Ss. Peter and Paul Church. The meeting was led by GCU Agent Randy Baden. Those in attendance learned about what products the GCU has to offer along with a chance to win \$25 gift cards as a door prize. Pastor Rev. Christiaan Kappes, PhD, SLD pulled the names of the lucky winners of the cards.

Connie Smith | Byzantine Parish Coordinator



Rev. Christiaan Kappes and GCU agent Randy Baden.



St. Anne Byzantine Catholic Church

SAN LUIS OBISPO, CA

Parish Acolyte Training

On Saturday, August 9, Fr. Michael Bezrushka had old and new acolytes (altar servers) come for a training on the roles and procedures for serving at the altar.

Afterwards, the young and old served at Divine Liturgy. A pizza party followed Liturgy thanks to the GCU Parish Social Grant.

Christina Aguirre |
Byzantine Parish
Coordinator



St. John Byzantine Catholic Church

SCRANTON, PA

Father Roman's Anniversary to the Priesthood

On Sunday, September 7, the parish family of St. John celebrated Fr. Roman Vasylynka's 15th anniversary of ordination with cake, coffee and light refreshments. Father was totally surprised and thanked everyone for remembering his special day. Thanks to the GCU Parish Social Grant for providing funding for the celebration.

Karen Duricko | Byzantine Parish Coordinator

St. Basil the Great Byzantine Catholic Church

STERLING HEIGHTS, MI

Annual Night at the Ballpark

An evening of fun and friendship was enjoyed at the GCU Annual Night at the Ballpark at Jimmy John's Field in Utica, MI on Friday, August 1. A total

of 30 attendees came to cheer on the Birmingham Bloomfield Beavers vs the Eastside Hoppers which was followed by a spectacular fireworks

display. With the help of a Social Grant from the GCU, families were able to attend at a discounted price. Watch for an email invitation from the GCU Home Office next year – we'd love to have you join the fun.

Anita Cipa | Byzantine Parish Coordinator



Dave Harhai, Rick Schafer, Nick Kovalcik, Drew Cipa and in front is Cole Spitzley.



Macrina Cipa, Cole & Allie Spitzley.



Andy Cipa, Kate Kloss, Macrina Cipa, Allie Spitzley and Dave Harhai.



Rick & Pam Schafer with granddaughter, Addison Schafer.



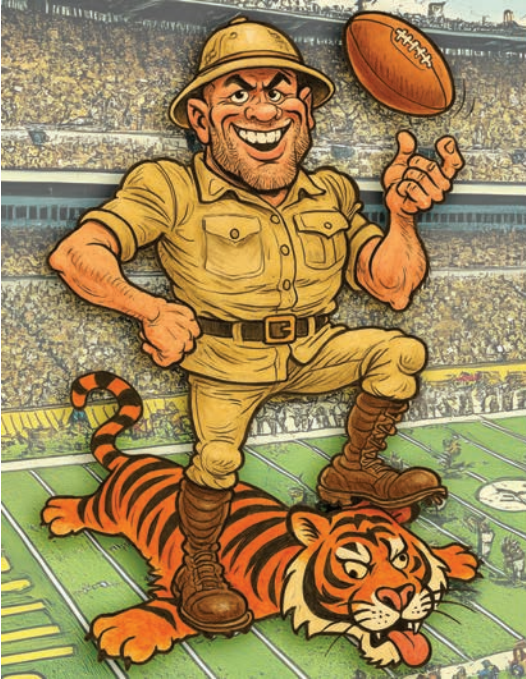
George & Marsella Ladosenszy with friend.



Drew Cipa, Rick Schafer and Deacon Paul Latcha.



Nick Kovalcik with great-nephew, Jamie Schafer.



GCU Steelers Game Day: Big Game Hunting Edition!

Steelers vs. Bengals

Get your Terrible Towels ready because this November, we're going on a Steel City Safari to track down some striped prey. The Cincinnati Bengals are in town, and we're bringing the hunt to Acrisure Stadium!

Date: Sunday, November 16, 2025
Time: 1:00 PM – 4:00 PM
Location: Acrisure Stadium – Section 518
Tickets: Members \$157 / Non-Members \$187

Join your GCU family for a wild and unforgettable day of football, friendship, and full-throttle fan energy.

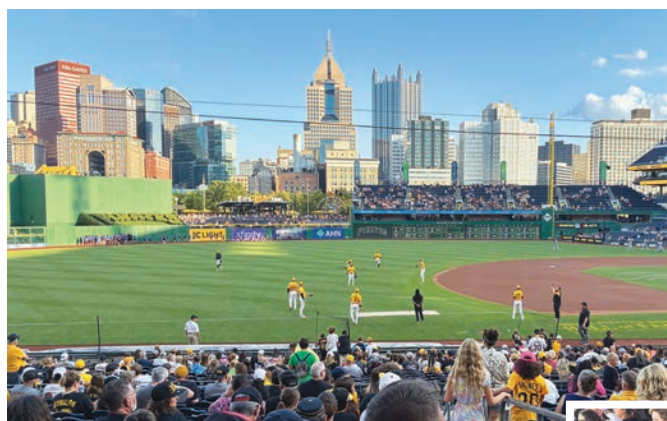
Dress Code: Black & Gold Camo (optional, but highly encouraged)

Questions?
 Contact your Game Day Guide:
 Casey Bush
 724-683-3927
 cbush@gcuusa.com

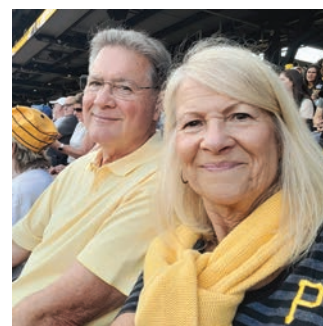
Let's go hunting - Steelers style!



Alayna, Pressly & Cash Meadows and Cale McAfee.



The beautiful Pittsburgh skyline.



Pat & Karen McDonough.

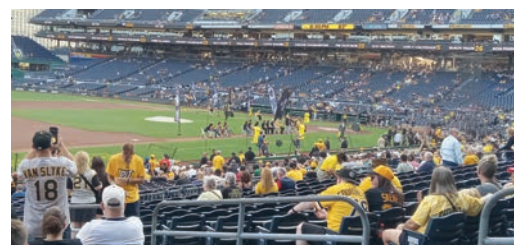


Chelsey, Cindy & Mike Leheny.

GCU Pirate Outing



Leo, Anne, Charlotte, Jake & Luke Liller.



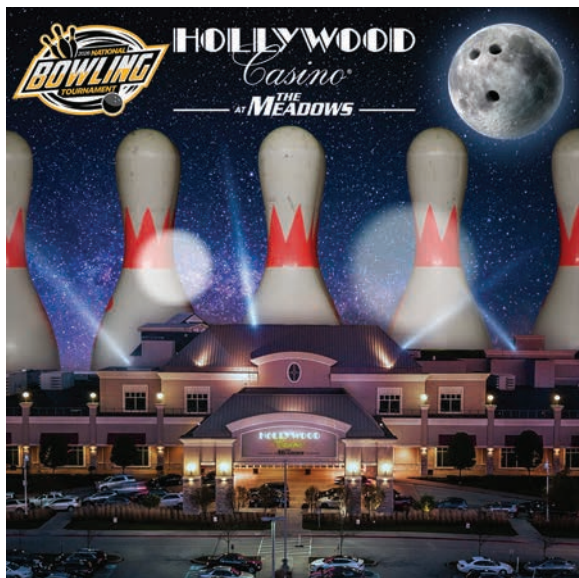
GCU PENGUIN GAME

THURSDAY, JANUARY 29, 2026
7PM FACEOFF
SECTION 119

PIT VS CHI

\$65 Members
\$82 Non-Members

Makes the Perfect Christmas Gift!!



2026 National Bowling Tournament - May 15 & 16, 2026

Meadows Lanes is a state-of-the-art bowling center located within Hollywood Casino at the Meadows. It features 24 synthetic AMF lanes which will once again add excitement to the 2026 National Bowling Tournament.

Meadows Lanes will dazzle your senses with the very best in audio and visual technology. Complete with 42" flat monitors and large video screens on each lane, your favorite music, videos and sporting events will come alive as you enjoy the finest bowling experience available.

A full bar, complete with friendly wait service, is available to conveniently serve your needs. We will once again offer food functions at the lanes for your convenience.

Accommodations

Hyatt Place Hollywood Casino & Racetrack Pittsburgh South

\$180/Night+11% tax Includes Hot Breakfast Buffet

(Hotel is attached to the Meadows Complex)

Phone: 1-888-257-9658 - Mention Group Code G-FSBW

Online: www.hyattplacepittsburghsouth.com

Click Book at top right / Select Dates / Select # of Guests in Room / Click Drop Down where Special Rates appear / Select Corporate or Group Rate / Type G-FSBW in block that appears / Then click check availability.

Doubletree by Hilton - Meadowlands

\$121/Night+Tax

Offers shuttle to and from Hollywood Casino until Midnight every day.

Phone: (724) 222-6200 - Room Block Code is: Fraternal Bowling Tournament

Applications and complete details available on the GCU Website.

2025-2026 GCU Scholarship Programs

GCU is pleased to announce the scholarship opportunities and requirements for the 2025-2026 scholarship program. Visit www.GCUusa.com under Member Benefits for more information.

Online scholarship applications will be available October 1, 2025 - December 31, 2025.

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, 2024 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 2025 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 2025 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
- ★ letter 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, 2025 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 Saturday, January 31, 2026. Applicants will receive a confirmation of receipt email for supporting documents.

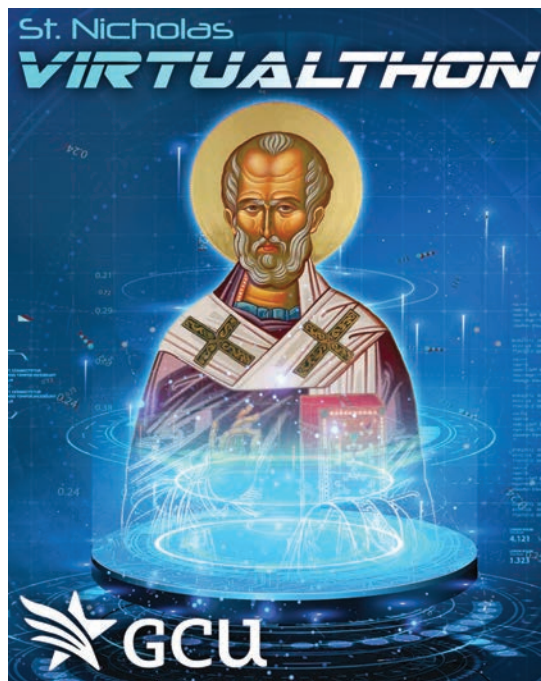
All email correspondence will be done through applicant's email address **PLEASE DO NOT CALL**. The GCU Scholarship Committee will meet in April 2026. Applicants will receive an acknowledgment email by the first week of May 2026 informing them if they received a scholarship award.



GCUusa.com

For Your Information

Giving



St. Nicholas Virtualthon

[A GCU Community Outreach Event to Benefit the Ss. Cyril & Methodius Seminary](#)

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 must be received by Monday, December 8, 2025 to be part of the Matching Funds.

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.

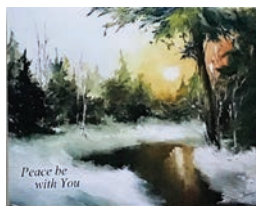
The cookbook, over 270 pages of favorite family and ethnic recipes, has continued

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/GivingBack/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 visit the Sisters website at sistersofstbasil.org/greeting-cards/ to order.



Carpathian Cookery Cookbook

Having sold nearly 20,500 copies, the cookbook has entered its 22nd 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 \$6.⁰⁰ postage and handling (\$20.⁰⁰). If ordering from Canada, please send a \$38.⁰⁰ (\$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 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.



For Your Information

2025 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 Friday, December 12, 2025** for receiving: Annuity Partial Withdrawal (including RMD & Inherited IRA distributions), Annuity Cash Surrender and Life Insurance Cash Surrender requests for processing by Monday, December 29, 2025. This includes requests received via fax, emails, web requests & mail via courier or the US Postal Service.

If requests and all documentation are received after close of business on December 12, the GCU will work to complete the request by December 29, but cannot guarantee processing before year end.

Should you have any questions, please call the Member and Agent Service Staff at 855-306-0607.

2025 GCU Holiday Closings

Thanksgiving

Thursday, November 27
Friday, November 28

Christmas

Wednesday, December 24
Thursday, December 25

New Year's

Wednesday, December 31
Thursday, January 1, 2026

Statement of Ownership, Management & Circulation

1. Title of Publication: The GCU Magazine
 2. Publication No. 227900
 3. Date of Filing: August 19, 2025
 4. Frequency of Issue: Bi-Monthly
 5. No. of Issues Published Annually: 6
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 7. Location of known office of publication: 5400 Tuscarawas Road, Beaver, PA 15009-9513.
 8. Complete Mailing Address of Headquarters: GCU, 5400 Tuscarawas Road, Beaver, PA 15009-9513
 9. Names and complete addresses of Publisher, Editor and Managing Editor:
Basil M. Wahal, 5400 Tuscarawas Road, Beaver, PA 15009-9513
 10. Owner: GCU, 5400 Tuscarawas Road, Beaver, PA 15009-9513
 11. Known Bondholders, Mortgagees, and other Security Holders owning or holding 1% or more of total amount of Bonds, Mortgages or other Securities: None
 12. The purpose, function, and non-profit status of this organization and the exempt status for Federal Income Tax purposes have not changed during preceding 12 months.
 13. Publication Title: GCU Magazine
 14. Issue Date for Circulation Data Below: August 15, 2025
 15. Extent and Nature of Circulation: GCU Members + Subscriptions
- | | Average No. Copies
Each Issue During
Preceding 12 Months | Single Issue
Nearest to
Filing Date |
|--|--|---|
| A. Total No. Copies Printed | 10,808 | 5,122 |
| B. Paid Circulation | | |
| 1. Sales through Dealers and Carriers,
Street Vendors and Counter Sales | 0 | 0 |
| 2. Mail Subscriptions | 10,608 | 4,972 |
| C. Total Paid Circulation | 10,608 | 4,972 |
| D. Free Distribution by mail, carrier or
other means | 0 | 0 |
| E. Total Free Distribution | 0 | 0 |
| F. Total Distribution | 10,608 | 4,972 |
| G. Copies not distributed | 200 | 150 |
| H. Total | 10,808 | 5,122 |
16. Publication of Statement of Ownership: October 2025
 17. I certify that the statements made by me above are correct and complete.

-s- Basil M. Wahal, Managing Editor

Deceased Members

(State Lodge-Member-City-State)

8341 Robert L. Antonelli—Warren, OH	8326 Mary L. Fenska—Grand Ledge, MI	8358 Leonard Kruzan—Fish Creek, WI
8344 Mary Ann Ator—Pittsburgh, PA	8344 William E. Finnimore—Transfer, PA	8344 Judith Larsen—Indiana, PA
8327 Margaret Ayers—Mankato, MN	8344 Kenneth D. Flick—Clearfield, PA	8344 Patricia L. Lewis—Warrington, PA
8344 Lewetta M. Bell—Mars, PA	8344 Mary Freil—Homestead, PA	8309 Pete Logoyda—Canton, MI
8302 Rita Veronica Belle— Scottsdale, AZ	8341 Thomas R. Fritz—Xenia, OH	8344 Dominic M. Longo—Aliquippa, PA
8306 William Biesadecki—Ansonia, CT	8344 Catherine Fusco—Bushkill, PA	8358 Henry F. Look—Milwaukee, WI
8344 Margaret Bistran—Scranton, PA	8344 Barbel Galuska—Tamaqua, PA	8344 Judith Luxbacher—Pittsburgh, PA
8358 Donna Boese—Cedarburg, WI	8309 Francis Gera—Melbourne, FL	8344 Shirley Magulick—Barnesboro, PA
8341 Orma Bone—Tipp City, OH	8304 Robert Gilles—Yorba Linda, CA	8304 Pietro Mareello—Arcadia, CA
8344 Joan M. Botek—Pottsville, PA	8344 Frances Goroncy—Scenery Hill, PA	8341 Thomas A. Marziale—Akron, OH
8344 Florence Bradwell—Bridgeville, PA	8341 Alice M. Griffin—Beavercreek, OH	8315 Irene Y. Mateja—Whiting, IN
8327 Donnis M. Buchan—La Crescent, MN	8341 Carol S. Gross—Williamsburg, OH	8344 Alfred W. Maurer—Cocoa, FL
8344 Carolyn K. Burrell—Sellersville, PA	8344 Kathryn A. Gutilla—Pittsburgh, PA	8344 Elizabeth Mayberry- Johnson—Warren, PA
8344 Vincent Caliguiri—Pittsburgh, PA	8344 Margaret Hammerbeck—Warren, PA	8344 Beverly E. Mazza—Clairton, PA
8344 Lorraine Carite—Eynon, PA	8344 Scott Harper—Lawrence, PA	8344 Patricia McCreary—Pittsburgh, PA
8326 Robert E. Cheatham— Grand Blanc, MI	8344 JoAnn Hart—Pittsburgh, PA	8344 Lorraine McDevitt—Butler, PA
8344 James Cipriani—Kulpmont, PA	8326 Thomas R. Hein—Hawks, MI	8341 David J. McKinley—Macedonia, OH
8304 Georgiana M. Cirillo—Simi Valley, CA	8315 Nancy Hlebasko—Whiting, IN	8354 Misti D. Meadows—Narrows, VA
8344 Mary Coccagna—Lowber, PA	8358 Mary A. Hockinson— Port Washington, WI	8358 Michael Michels—Fond Du Lac, WI
8306 Paul Cook—Easton, CT	8344 Glenn T. Hosko—Scranton, PA	8344 Robert Micklos—Johnstown, PA
8344 Edna C. Curtaccio—Beaver, PA	8344 Gloria S. Howe—Pittsburgh, PA	8359 Leonard L. Middleton— Statesville, NC
8344 Veronica Dancho—Smock, PA	8344 Dolores M. Hyland—Philadelphia, PA	8344 Estelle T. Moffa—Philadelphia, PA
8313 Dolores Davis—Naperville, IL	8335 John Jakim—Columbus, NJ	8344 Corrine V. Monesmith— Pipersville, PA
8344 Maria De Beer—Souderton, PA	8326 Judith A. Jeffrey—Weidman, MI	8341 Matthew Irving Moran—Amherst, OH
8344 John Dickert—Seward, PA	8302 Francis Johnson—Mesa, AZ	8349 Elizabeth Mozina—Colleyville, TX
8344 Ruth L. Dillon—Shelocta, PA	8357 Ray E. Judge—Paden City, WV	8344 Pauline Natishin—Elizabethtown, PA
8344 Paul E. Dirda—Uniontown, PA	8344 Marilyn Kaczmarek—Dunmore, PA	8344 June Nezneski—Portage, PA
8304 Anita E. Dolce—Van Nuys, CA	8344 Michael K. Kanai—Gibsonia, PA	8344 Roger Olean—Glenshaw, PA
8344 Michael Domarasky—Kingston, PA	8344 Bethea R. Kelley—Pittsburgh, PA	8344 Earl Onoratti—Warren, PA
8344 Charlene Doolittle—Beaver Falls, PA	8344 Hilda Kenny—Zelienople, PA	8306 Robert J. Pacinda—New Britain, CT
8358 June L. Duenkel—Newberg, WI	8344 Carolyn F. Kepler—Harrisburg, PA	8344 Carmella Pagley—Huger, SC
8341 Arthur M. Dumke—Stow, OH	8344 Elizabeth Killmeyer—Imperial, PA	8360 Elizabeth Pandolph— Myrtle Beach, SC
8344 Mary Dunay—Pittsburgh, PA	8320 Daniel Kish—Ocean View, DE	8344 Paul Panusky—Scranton, PA
8306 Stephanie Dunn—Seymour, CT	8309 Edith Koehler—Brooklyn, NY	8344 Peter P. Pape—Punxsutawney, PA
8344 John Eckenrode—Altoona, PA	8344 Gabriel Kolcun—E. Stroudsburg, PA	8302 Linda Pauls—Sun City, AZ
8344 Frances Erdek—Haverford, PA	8344 Dorothy Kolesar—Bethel Park, PA	
8344 Joan A. Faber—Whiting, NJ	8357 Michael Kopa—Weirton, WV	

8358 Gwendolyn R. Paulson— Rhineland, WI	8344 Ronald Turanski—Portland, OR
8344 Wanda Pawlowski— Hollidaysburg, PA	8349 Daniel Tuschak—San Antonio, TX
8358 Margaret A. Pennings—Kimberly, WI	8344 David Urban—Glassport, PA
8344 Carol Petrisko—Munhall, PA	8344 Patricia Vargo—Duquesne, PA
8344 Norene Pokrifka—Pittsburgh, PA	8344 Brenda Varnish—Johnstown, PA
8344 Sylvester Pokrifka—Pittsburgh, PA	8326 Jean M. Vasquez—Manistee, MI
8344 Richard Joseph Porta— Dravosburg, PA	8358 Hazel E. Vosters—Neena, WI
8344 Bernard J. Reday—Monessen, PA	8341 Alexander J. Vrable—Canfield, OH
8341 Ilonka M. Redmond—Avon, OH	8304 Judith Ward—Hemet, CA
8344 Agnes Reed—Warren, PA	8344 Rose Watson—Bloomsburg, PA
8344 Walter E. Saiko—New Brighton, PA	8344 Irene M. Wattay—Russdale, PA
8326 Janet M. Sapatka—Charlevoix, MI	8326 Geraldine M. Wheeler— Big Rapids, MI
8344 Mary Savage—Courtale, PA	8344 Arlene Wojcik—McAdoo, PA
8344 Edward J. Scheetz—McKeesport, PA	8344 Jeanne F. Wolfe—Harleysville, PA
8344 Guy W. Schliewenz— E. Stroudsburg, PA	8344 Anna Yakupkovic—Canonsburg, PA
8304 Donna L. Schulman— Laguna Woods, CA	8344 Barbara Yesh—Johnstown, PA
8324 Karen Scott—Pittsburgh, PA	8309 Lorraine Zavidny—Harmony, PA
8344 William Sellong—Uniontown, PA	
8344 Thelma Serbin—King of Prussia, PA	
8344 Richard H. Shick—Pittsburgh, PA	
8344 James Sljva—North Braddock, PA	
8344 Linda Smith—Pittsburgh, PA	
8341 Dorothy M. Sparks-Fay— Hiawassee, GA	
8344 Donald R. Spohn—Freeport, PA	
8326 Dorothy Stanley—Taylor, MI	
8306 Anne Stasiewski—Burlington, CT	
8327 Eldon L. Steele—Blue Earth, MN	
8344 Judith A. Steff—Industry, PA	
8344 Albert L. Stull—Spring Mills, PA	
8344 Eileen Terjak—Allison Park, PA	
8304 Wayne L. Thibodeau—Boulevard, CA	
8315 Scott Joseph Tokach— Crown Point, IN	



THINGS TO
Know
ABOUT A
TRADITIONAL IRA

TRADITIONAL IRA

As a result of the SECURE Act passed in December of 2022, GCU Members with an IRA may do any or all of the following:

-  The age at which owners of retirement accounts must start taking RMDs is 73. On January 1, 2023, the age you must start taking RMDs increased from 72 to 73. If you turned 72 in 2022 or earlier, you would need to continue taking RMDs as scheduled.
-  Contribute up to \$7,000 annually (or \$8,000 annually—age 50 or older) for 2024.
-  Contribute to your IRA without an age restriction as long as you have earned income.
-  Withdraw up to \$5,000 to pay expenses for the birth or adoption of a child, without penalty.

Having earned income is a requirement for contributing to a traditional IRA, and your annual contributions to an IRA cannot exceed what you earned that year. The GCU Fixed Index Annuity or Regular Deferred Annuity Products are both excellent choices for your IRA needs.



5400 Tuscarawas Road
Beaver PA, 15009

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