

# direction



Quarterly Edition

**SCHOLARSHIP  
WINNERS  
INSIDE!**

**BRANCH  
UPDATES**

**LCBA  
Hidden  
History**

**FALL 2021**

A QUARTERLY PUBLICATION OF  
LOYAL CHRISTIAN BENEFIT ASSOCIATION

Vol. 21  
Issue Q3



**I want to use this space to acknowledge, celebrate, and thank two recent LCBA retirees.**



Douglas Tuttle *President & CEO*

## Eileen Jefferys

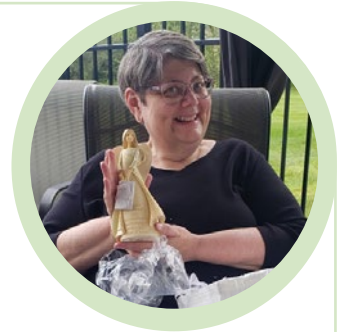


**Eileen provided just over 40 years of service to LCBA and a variety of roles.** She was the long-time assistant to former President Sobania-Robison. She also held positions in the fraternal, marketing, and member service departments. Eileen was one of the first people I met when I started at LCBA, and, over the years, she, I, and my whole family became fast friends.

Eileen's career spanned the terms of three LCBA presidents at three different National Headquarters. During her tenure, LCBA implemented its first computer system, and she helped in the conversions of each of the four systems used since then. She even pre-dates LCBA's first PC!

The board invited Eileen to the summer meeting, which was our first in-person meeting since the pandemic started, so that she could be recognized. We shared lunch, and the board presented her with an official resolution thanking her for her service.

**Eileen, thank you again for your years of dedication to the success of LCBA. We wish you all the best!**



## Bonnie Long



**Bonnie spent her last 5 years in the workforce dedicating her time and energy to LCBA.** As the Compensation Specialist, Bonnie's main focus was payroll and commissions, although she grew to wear various other hats within the Accounting Department over the past couple of years.

The Association gathered for a luncheon on Bonnie's last day in order to send her off on her new chapter with warm wishes from the LCBA family.

**Bonnie, thank you for your service. We know you'll love spending your days at Long Acres soaking up the sun and country breeze.**



# Statement of Financial Position

As of June 30,

# Summary of Operations

Through June 30,

Assets	2021	2020
Bonds	97,226,867	85,867,429
Real Estate	1,516,585	1,541,022
Certificate Loans	1,016,552	1,055,859
Cash & Cash Equivalents	2,641,191	4,343,777
Investment Income Due	1,190,009	1,118,015
Other Assets	1,373,769	1,906,979
<b>Total Assets</b>	<b>104,964,973</b>	<b>95,833,081</b>

Liabilities & Surplus	2021	2020
Certificate Reserves & Claims	79,439,410	71,199,589
Deposit Accumulations	5,229,242	5,469,993
Other Liabilities	1,733,910	1,638,980
Investment Reserves	7,758,578	8,147,778
Unassigned Funds	10,803,833	9,376,741
<b>Total Liabilities &amp; Surplus</b>	<b>104,964,973</b>	<b>95,833,081</b>

Income	2021	2020
Life Premiums	5,741,997	7,970,146
Annuity Premiums	2,528,128	2,299,444
Investment Income	2,357,539	2,474,957
Other Income	726,476	1,217,530
<b>Total Income</b>	<b>11,354,140</b>	<b>13,962,077</b>

Member Benefits & Expenses	2021	2020
Death Benefits	2,099,858	1,956,060
Other Member Benefits	2,796,718	2,252,234
Reserve Changes	3,775,350	7,685,289
Operating Expenses	2,695,214	3,062,893
Dividends to Members	146,028	129,348
<b>Total Benefits &amp; Expenses</b>	<b>11,513,168</b>	<b>15,085,824</b>

**Net Income** (159,028) (1,123,747)



**Publisher**.....Douglas Tuttle, Erie, PA  
tuttled@lcbalife.org

**Executive Editor**.....Michael Mursch, Erie, PA  
murschm@lcbalife.org

**Art Director**.....Michael Mursch, Erie, PA

*Direction* is published quarterly online and is a member of the Communications Section of the American Fraternal Alliance, combined circulation of which reaches 11,000,000.

Communications for publication should be addressed to:  
Attn: Michael Mursch, LCBA / Direction, PO Box 13005,  
Erie, PA 16514-1305

Communications for publication will not be admissible unless accompanied by the name and address of the writer. Contact us at the above address or at:

814-453-4331 –or– 800-234-LCBA (5222)  
Telecommunications Relay Service: Dial 711

Fax: 1-888-316-0471

www.lcbalife.org / info@lcbalife.org

## LCBA BOARD OF DIRECTORS

**Chair of the Board of Directors**  
Karen Balaban, Esq, Harrisburg, PA

**Board of Directors**  
Michael Courtad, Pittsburgh, PA  
Pat DiCesare, Burnt Hills, NY  
Matthew Dupee, Nazareth, PA  
Paul Kenny, Erie, PA  
Karen LeVert, Durham, NC  
Robert Muth, Conneaut Lake, PA  
Richard Suchan, Buffalo, NY  
Anne Sweigart, Bluffton, OH

**Mailing Address:**  
PO Box 13005  
Erie, PA 16514-1305

**Physical Address:**  
8811 Peach Street  
Erie, PA 16509

**Phone:**  
800-234-5222 / 814-453-4331

## business hours:

Mon-Fri : 8 a.m. - 4 p.m.

## holiday closings:

**Columbus Day**  
Monday, October 11

**Thanksgiving**  
Thursday, November 25  
Friday, November 26



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lcbalife



LinkedIn  
lcbalife



Twitter  
@LCBALife



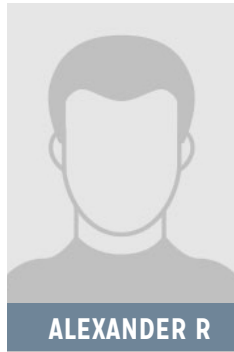
# Congratulations to our Winners!

ELEMENTARY/  
SECONDARY  
\$350

- Twenty scholarships of \$350 are awarded each year via a lottery.
- Student applicants may attend any accredited Christian elementary or secondary school in the United States and must be entering kindergarten to 12th grade.



AARON M



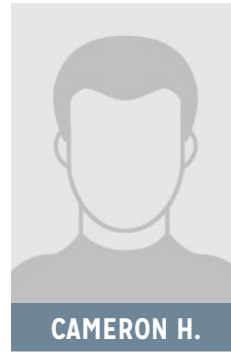
ALEXANDER R



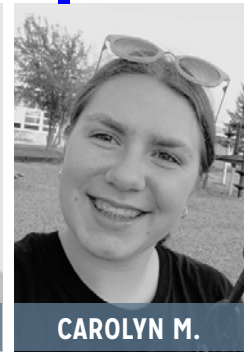
ANDREW R.



BRODY M.



CAMERON H.



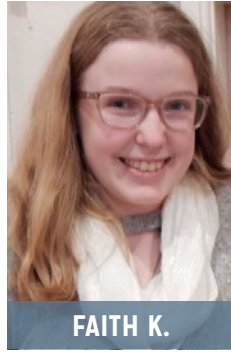
CAROLYN M.



CHRISTOPHER R.



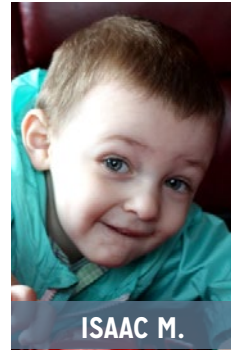
EVAN O.



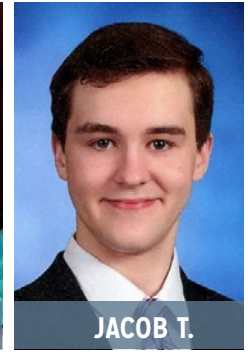
FAITH K.



GABRIELLA S.



ISAAC M.



JACOB T.



JACOB W.



JULIA E.

*"Thank you. Thank you. Thank you LCBA for the \$350 scholarship for our daughter Sidney. As you probably know, a Catholic/Christian school education isn't cheap. We both work extra at local sporting events to help pay for our daughter's education because we think a Christian education is important. Ultimately the education starts in the home, but we would like to thank you again for supporting Christian families. God Bless you!" - Mark M.*



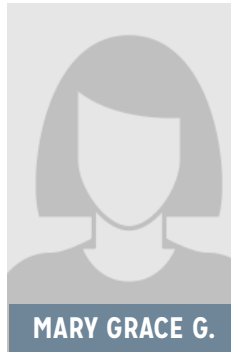
JULIA R.



MARY C.



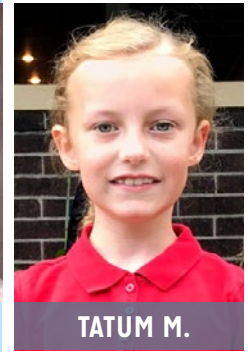
MARY G.



MARY GRACE G.



SIDNEY M.



TATUM M.

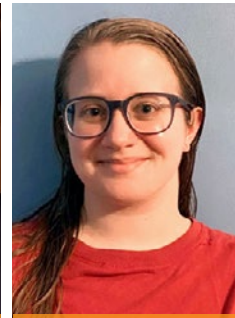
To learn more about scholarships for your children, grandchildren and great-grandchildren visit [www.lcbalife.org](http://www.lcbalife.org). The application period opens in February and applications are due by May 1<sup>st</sup> each year.

## POST-SECONDARY \$2500

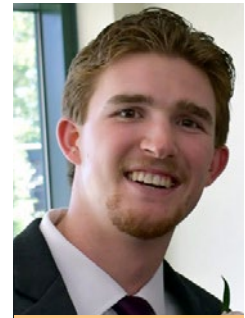
A maximum of five \$2,500 one-year scholarships via a lottery for students attending or entering an accredited degree or certificate granting institution and working towards their first degree/certificate.



EASTON B.



EMILY O.



IAN W.



JAMIE K.



RILEY K.

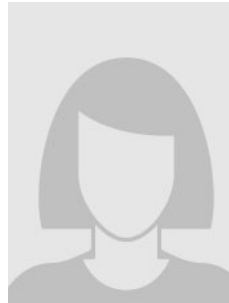
*"Receiving this scholarship for the 2021/2022 school year represents a great financial relief for my tuition. Since I am entering my senior year, I will incur higher expenses for senior level courses as well as graduation fees. Additionally, I will be applying to graduate schools so I can obtain a master's degree in architecture along with a license to practice, so all costs savings are awesome.*

*My great-grandmother Wardowski purchased a life insurance policy for my dad when he was little, so LCBA has been part of our family for as long as I can remember. My sister and I have been applying for a scholarship for the past few years, so when I received word that I won, I was super excited! Receiving \$2,500 represents a significant amount toward tuition – so, so greatly appreciated." - Ian W.*

## CAMPING \$200



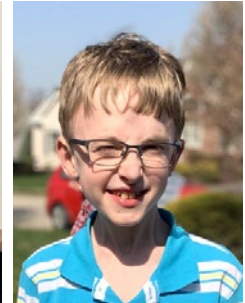
AVERY H.



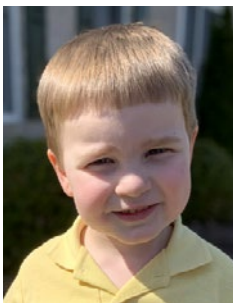
CORI G.



DANIEL R.



JACOB B.



JONATHAN B.



JOSEPH B.



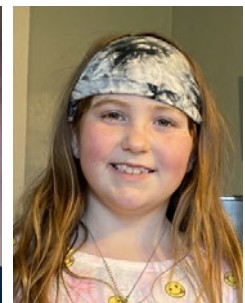
MARIA R.



MEGAN C.



NICHOLAS F.



TAYLOR P.

*"We are very grateful for this scholarship that aided our son's trip to Camp Sequanota with Boy Scout Troop 1305! In addition to cooking meals, hiking, and doing a trail cleanup, the Scouts experienced climbing a tower, archery, canoeing, and leatherwork. The troop also dressed in their uniforms for a somber visit to the Flight 93 National Memorial. Thank you for the financial assistance to provide these memorable experiences for our middle schooler!" - Doug & Melissa B.*

### DETAILS

- LCBA will award ten \$200 camping scholarships each year via a lottery to members to attend a camp of their choice.
- Camps may be recreational, nature, sports or special interest oriented.

# BRANCH EVENTS

Our Branches are the heart of what we do. Our ultimate goal at LCBA is to help and improve the lives of our members and their communities. Branches are a major avenue for us to do that, and we are grateful for every minute they put into their work. They are doing the real work, and we do our best to support them.

*Looking to get involved?*

Reference the list of Branches to the left and visit [www.lcbalife.org](http://www.lcbalife.org) to learn more.

Branch	City	State	Zip
49	Erie	PA	16502
654	Salem	OH	44460
867	Dover	OH	44622
892	New Philadelphia	OH	44663
909	Leetonia	OH	44431
1155	Findlay	OH	45840
1198	Altoona	PA	16601
1290	Altoona	PA	16601
1415	Toledo	OH	43605
1425	Ford City	PA	16226
1538	Linesville	PA	16424
1556	National Branch		
1557	Ephrata	PA	17522
L017	Berea	OH	44017
V001	Buffalo	NY	14207

BRANCH 49 / Erie, PA



Christmas in July Meeting!



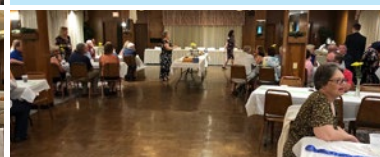
BRANCH 1425 / Ford City, PA



Branch members baked and trayed cookies for a reception in celebration of Andrew Hamilton's admission to Candidacy for Holy Orders.



The Branch also baked and trayed cookies for a reception following the installation mass for Father Eric Dinga at Christ Prince of Peace.



BRANCH 1425 / Ford City, PA

# BROOM

BRANCH RECOGNITION OF OUTSTANDING MERIT

LCBA's BROOM Award rewards our Branches with points for improving their communities through time, effort, and fundraising. At the end of the year those points translate into a monetary award (Platinum, Gold, Silver, & Bronze) that they can use to further benefit their communities!

## 2020 WINNERS

**Platinum (\$2,500 = 5,000 points)**

**Branch 49 (Erie, PA)**  
President Diane Giannelli

**Branch 654 (Salem, OH)**  
President Rose Bedell

**Branch 867 (Dover, OH)**  
President Charlene Herzig

**Branch 892 (New Philadelphia, OH)**  
President Judith Campo

**Branch 1155 (Findlay, OH)**  
President Anne Sweigart

**Branch 1198 (Altoona, PA)**  
President Mary Ann Donnelly

**Branch 1290 (Altoona, PA)**  
President Elizabeth Weaver

**Branch 1425 (Ford City, PA)**  
President Deb Ceraso

**Branch 1557 (Ephrata, PA)**  
President Barbara Lilley

**Branch 1538 (Linesville, PA)**  
President Michael Humanic

**Gold (\$1,500 = 3,500 points)**

**None**

**Silver (\$500 = 2,500 points)**

**Branch 909 (Leetonia, OH)**  
President Cindy Rodrick

**Bronze (\$250 = 1,000 points)**

**None**



**FOCUS HIPPO THERAPY**

Focus on Movement  
Focus on Relationships  
Focus on Life



At the May Branch meeting, Member Mary Caye Bixler spoke about a program she is active in called "Focus Hippotherapy", which links horses with physical and occupational therapies to serve children with special needs. The Branch also made a donation to the program. | [www.focushippotherapy.org](http://www.focushippotherapy.org)



Branch 867 and the Crafty Ladies hosted their Fancy Booth at the St. Joseph Festival in July



BRANCH 1557 / Ephrata, PA



Branch 1557 held another successful card party fundraiser, partnering with the Ephrata Recreation Center.



BRANCH 1557 / Ephrata, PA



The July Branch meeting featured guest speaker Carl Edwards, Jr from CrossNet Ministries in New Holland, PA, which offers help and hope in the name of Jesus Christ by empowering people in the community.

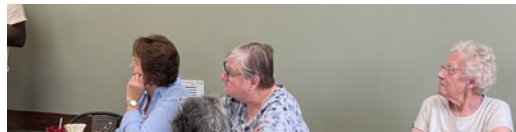
[elancocross.org](http://elancocross.org)



At the August Branch meeting, a guest speaker from Water Street Mission in Lancaster, PA explained the programs they offer to homeless persons and invited members to tour the organization.

[wsm.org](http://wsm.org)

BRANCH 1557 / Ephrata, PA



BRANCH 1557 / Ephrata, PA



In July, Branch members held a BINGO fundraiser with 119 players. About 25 members worked to gather donated items, prepare homemade food, decorate, set-up, and clean-up.





# Seek & Ye Shall Find

Earlier this year St. Andrew Catholic Church in Erie, PA celebrated their Sesquicentennial. The first church was dedicated July 30, 1871 by Bishop Tobias Mullen. The only other Catholic Church in Erie at that time was St. Patrick's which was built in 1849.

Various committees met to plan and organize this grand celebration. The history committee members looked into the basements and storage areas of the previous rectory, the school building, and the church itself. We found enough items to exhibit them in the Mary Arundel room located in the annex center. Among the items discovered were three very old bibles and while searching through one that was believed to have belonged to Archbishop John Mark Gannon, since his family lineage appeared on a few pages, Mary E. May found four LCBA Beneficiary Certificates which had been taken out by various members of the Gannon family-- one even by "Reverend John M. Gannon" through Branch 12 of St. Patrick's church (*This policy was originally provided*



through Catholic Mutual Benefit Association who later merged with LCBA). The dates ranged from 1891 through 1904. At that time Loyal Christian Benefit Association (LCBA) was known as the Ladies Catholic Benevolent Association. It should be noted that Reverend John Mark Gannon was Pastor of St. Andrew church from 1917 to 1920. Due to the poor condition of the original rectory, especially when some floor boards caved in after he had been rocking on the porch, he made sure that a new rectory was built. Meanwhile in 1918 he was ordained an Auxiliary Bishop, and then in 1919 the "new rectory" was completed. However, he did not remain as an Auxiliary Bishop for very long when he became the first "native son" Bishop and one of the youngest in the United States in 1920. He retired at the age of 90 and died two years later on September 5, 1968.



Since Mary's sister, Marcella Conrad, had been employed at LCBA for around twenty years before retiring, Mary telephoned Matthew Barr to inquire if the certificates would have historical significance to them. He then talked with the LCBA Board, and all parties agreed to meet regarding further action.

-Mary May



Branch members meet biweekly to cut out patterns to donate to Unto®, an organization that strives to be responsive to the physical and spiritual needs of people around the world. After donation, the patterns will be constructed into sanitary pads for women in impoverished countries. Missionaries then distribute the pads and teach the gospel.

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



Continuing their regular maintenance, Branch members have spent the summer landscaping around Nazareth Lutheran Church including mowing, trimming and weed trimming, as well as additional interior cleaning, maintenance, and repair work.

# LCBA Board 2021 Spring Board Meeting

April 15 & 16, 2021  
*Conference Call –  
GoTo Meeting*

**THURSDAY, April 15, 2021**

**LCBA Spring Board Meeting**

Chair of the Board Karen Balaban called the Spring Board Meeting to order.  
.....

**Approval of Minutes**

A motion to approve the 2020 Winter Board minutes was made and carried unanimously.

A motion was made to approve the minutes of the unanimous consent was made and carried unanimously.  
.....

**Election Results**

Director Anne Sweigart presented the Election results.

In order of votes received – highest to lowest:

- Karen LeVert
- Michael Courtad
- Matthew Dupee
- Robert Muth
- Richard Suchan
- Walter Losee
- Adrienne Hirsch

All incumbents retain their seats.

A motion was made to ratify the election results was made and carried unanimously.  
.....

**Review of Prior Year**

**Financial Update**

Ms. Courtney Hagmaier spoke about 2020 Operational and Balance Sheet Highlights, YTD paid premiums, benefit expenses and expense analysis and the Heritage Life Treaty 2020 activity.

Ms. Hagmaier also spoke about the 2020 Actual vs. Projected Analysis and 2020 Expense Analysis and gave an update about the 2020 audit.

**Sales/Fraternal/Marketing**

Mr. Matt Barr spoke about 2020 CFP and PreNeed production and product mix.

Mr. Barr gave a fraternal update on Bereavement Benefits, Pay it Forward donations, Road Scholar, 2020 branch BROOM award winners, and COVID-19 LCBA Board Donation's. Mr. Barr noted that we are changing tree seedling companies.

Mr. Barr also gave an update on our social media presence, website statistics, and chat usage.

**Administration**

Ms. Rebecca Black spoke about 2020 death claims processed as well as applications received and issued in 2020.

Ms. Black also gave an update on COVID-19 stats on death claims paid.

**Operations**

Mr. Alex Miller gave an update on ERM. Initial reviews have been completed. The next step is to assign all identified mitigation tasks to responsible parties.

Mr. Miller spoke about the "LCBA Marketplace", which is a website dedicated to direct-to-consumer sales.

Mr. Miller also stated the iWave Bipolar Ionizations units were installed.

**FRIDAY, April 16, 2021**

**Investment Presentation**

Mr. Chad Hoes and Mr. Trevor Rupe gave a portfolio review as of 12/31/20 and spoke on corporate sector distribution, LCBA assets vs liabilities, US Treasury Yield Curve and portfolio holdings.  
.....

**Actuarial Presentation**

Mr. Allen Bailey from Allen Bailey & Associates presented the 2020 Actuarial Report and discussed the 2020 Cash Flow Testing Results, Heritage Life Treaty and Risk-Based Capital.

**Present Were:**

**Chair of the Board -**  
Karen Balaban

**President/CEO -**  
Douglas Tuttle

**Directors of the Board:**

- Pat DiCesare
- Matthew Dupee
- Paul Kenny
- Keren LeVert
- Robert Muth
- Richard Suchan
- Anne Sweigart
- Michael Courtad

**Guests:**

- VP Operations -**  
Alex Miller
- VP Administration/Secretary -**  
Rebecca Black
- VP Sales -**  
Matthew Barr
- Treasurer -**  
Courtney Hagmaier

Current LCBA Board



**Karen Balaban, Esq**  
Harrisburg, PA  
*Chair of the Board  
of Directors*



**Michael Courtad**  
Pittsburgh, PA



**Pat DiCesare**  
Burnt Hills, NY  
Port St. Lucie, FL



**Matthew K. Dupee**  
Nazareth, PA



**Paul Kenny**  
Erie, PA



Ms. Sarah Cook presented and spoke about the 2020 Projection Validation, Death Benefit History, 2020 & 2021 Projection assumptions  
 Mr. Bailey also spoke about Illustration Actuary Testing that he will be doing in July this year.

**YTD Results**

**Sales/Fraternal**

Mr. Matt Barr spoke about YTD 2021 CFP and PreNeed production and product mix.  
 Mr. Barr also gave an update on CFP, Golden Considerations, PreNeed and also other groups that are in the works.

**Administration**

Ms. Rebecca Black spoke about 2021 YTD death claims processed as well as applications received.

**Plans, Final Projections, & Budget**

Mr. Doug Tuttle spoke about the 2021 Corporate Strategy, Sales Projections and Financial Projections.  
 Ms. Hagmaier spoke about the 2021 Expense budget.

A motion to approve the final 2021 Expense Budget was made and carried unanimously.

**Annual Resolutions**

***Insurance Related***

Mr. Tuttle recommended no change to the existing Insurance Resolutions. The dividend rate for the Final Expense life product was added.

A motion to approve the Insurance related Resolutions in their entirety was made and carried unanimously.

***Corporate***

Mr. Tuttle gave an update on the PA State Exam.

Mr. Alex Miller spoke about the IT items that we addressed during the PA State Exam.

Mr. Tuttle spoke about the changes to the 2021 Executive Level Succession Plan.

A motion was made to approve the 2021 Executive Succession Plan as submitted and was carried unanimously.

**Committee Reports**

**Nominating**

***Fraternal Benefits/Programs***

Director Sweigart stated that the Medicare Supplement Pay It Forward Benefit was removed, as we no longer have any eligible certificates. As approved by the Board in February, The LCBA Insurance Scholarship Program was added. No other changes.

A motion to approve the Fraternal Benefits and Programs for 2021 as presented was made and carried unanimously.

**Audit/Finance**

The committee will review and discuss the firms used for our external audit as well as actuary and will determine if we do an actual RFP.

***Purchases and Sales***

A motion was made to accept the purchases as presented and passed unanimously. –Passed unanimously

***Charter and IPS review***

No changes at this time for either other than to change the format of the Investment Policy Statement to reflect the format of other board policies including change and review dates.

There are no changes to the charter at this time. The Board reviewed the IPS and there are no recommended changes.

A motion was made to accept the presentation and review of the Charter and IPS and passed unanimously.

**Governance**

***Full Board Evaluation Policy***

Director Matt Dupee stated that no changes were recommended at this time.

***Board of Directors Travel and Expense Reimbursement Policy***

Director Dupee stated that no changes were recommended at this time.

***Board of Directors Full Board Evaluation***

Director Dupee stated that no changes were recommended at this time.

A motion was made to accept the policies as presented and carried unanimously.

**Other Business**

***Donations from meeting savings***

Chair Balaban asked how the board wants to donate the savings as we have in the past from the virtual meeting.

Discussion ensued.

A motion was made that each director designate a local charity to receive their portion of the savings and carried unanimously.

***Discussion of meeting in-person for June***

Discussion ensued regarding the possibility of having the meeting at the Yacht Club. Due to the uncertainty of COVID, we will not be having an employee gathering.

**Motion to Adjourn**

Chair of the Board declared the meeting adjourned.



# LCBA Home Office News



## Eileen Jefferys & Bonnie Long Retirements

We celebrated two HUGE retirements recently. Eileen had been with LCBA for 40 years and Bonnie 5 years. While we are extremely sad to see such important pieces of the LCBA puzzle leave, we wish them so much happiness on this next big step of their lives! *(In case you missed it, you can read more on page 1)*

## LCBA Employee Picnic



## Baby and Bridal Showers



Weddings and new additions were celebrated with a joint bridal/baby shower for Samantha (*Executive Assistant/Branch Coordinator*) and a bridal shower for Bridget (*Member/Agent Service Specialist*). Congratulations to both of you!

## Senior Health Fair Sponsor



In July, LCBA proudly sponsored food for the Senior Health Fair at Fairview Manor which included refreshments, a Chinese auction basket raffle, music, and many local vendors. A big **THANK YOU** goes out to HCF Management's Kayle Mwesige- Business Development Coordinator, for allowing us the ability to help make this event a success!