



direction



SUMMER 2022

A QUARTERLY PUBLICATION OF LOYAL
CHRISTIAN BENEFIT ASSOCIATION



WE NEED YOUR HELP

with the upcoming

BOARD OF DIRECTORS ELECTION!

NOMINATE SOMEONE TODAY!

SEE PAGE 10 FOR MORE DETAILS!



Vol. 22
Issue Q2

It's summer, July 4th is just around the corner, and while COVID is not cured, nor is it going entirely away, it appears that we are learning to cope with it intelligently. Branches are starting to gather and do more face-to-face activities again, which is excellent! The camaraderie part and parcel of our branch system works much better with genuine personal interaction. I look forward to getting out myself to see branch friends old and new. Please be sure to invite us to your events. We love seeing all the wonderful things you do. Enjoy your summer, and please continue to keep us posted on your activities and let us know if we can help in any way!



The big news for this edition is the upcoming nomination and election cycle for board members. Four seats are up for election in this cycle.

I know some incumbents are planning to run, and others are still deciding. Regardless, the opportunity exists for any qualified benefit member to run for the office of director. The four candidates with the most votes will take office at the Summer 2023 board meeting. If you are interested and think you can help LCBA continue to grow and meet the needs of our members and their communities, I encourage you to review the information regarding the nomination process in this edition of the *Direction*.



See PAGE 10 to learn more about Board nominations!

Douglas Tuttle
President & CEO

Summer Cookout

Annually at the summer board meeting, board members hold a lunch cookout with LCBA employees.



Statement of Financial Position

As of March 31,

Summary of Operations

Through March 31,

Assets	2022	2021
Bonds	100,883,157	93,129,523
Real Estate	1,493,489	1,517,593
Certificate loans	971,662	1,024,394
Cash & cash equivalents	3,802,900	4,387,828
Investment Income Due	1,282,730	1,175,578
Other Assets	1,191,213	1,666,225
Total Assets	109,625,151	102,901,141

Liabilities & Surplus

Certificate reserves & claims	84,291,735	77,108,217
Deposit accumulations	5,941,303	5,223,952
Other liabilities	1,367,303	1,670,285
Investment reserves	7,290,192	7,836,711
Unassigned funds	10,734,618	11,061,976
Total Liabilities & Surplus	109,625,151	102,901,141

Income	2022	2021
Life Premiums	2,715,541	2,710,967
Annuity Premiums	1,210,472	1,448,417
Investment income	1,168,251	1,174,197
Other income	313,236	380,415
Total Income	5,407,500	5,713,996

Member Benefits & Expenses

Death benefits	1,115,248	1,039,480
Other member benefits	1,267,307	1,480,835
Reserve changes	1,676,643	1,653,412
Operating expenses	1,327,226	1,371,406
Dividends to members	77,633	73,579
Total Benefits & Expenses	5,464,057	5,618,712

Net Income (56,557) 95,284



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Direction is published quarterly 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, Port St. Lucie, FL
Matthew Dupee, Nazareth, PA
Paul Kenny, Bradenton, FL
Karen LeVert, Durham, NC
Robert Muth, Conneaut Lake, PA
Richard Suchan, Buffalo, NY
Anne Sweigart, Bluffton, OH

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

holiday closings:

Independence Day
Monday, July 4

Labor Day
Monday, September 5

Columbus Day
Monday, October 10



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company/
1329096



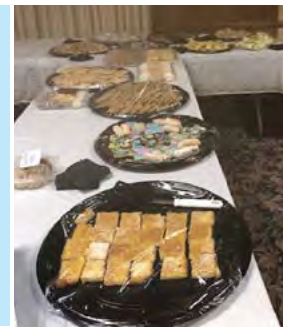
Twitter
@LCBALife



BRANCH 1425 / Ford City, PA



Branch 1425 prepared cookie trays, flower arrangements & decorations for Deacon Andrew Hamilton's reception in May



BRANCH 1425 / Ford City, PA



Branch members decorated the church for Easter services.

BRANCH 1425 / Ford City, PA

Branch 1425's May meeting commenced with a guided tour/lecture of St. Anthony's Chapel in Troy Hill. Their guide gave them the history of the chapel and the German healing priest who founded it. St. Anthony's is the second largest reliquary in the world, the Vatican being the largest. St. Anthony's houses over 5,000 relics, most of which are class one, including 22 pieces of the cross, a piece of the crown of thorns, threads from the Blessed Mother's veil, St Joseph's cloth from his robe, and relics of all apostles among so much more. The guide informed the tour of the many miracles that have taken place there.

Afterward the group continued the meeting and discussion over lunch at Penn Brewery.

BRANCH 1425 / Ford City, PA



April Branch meeting.



BRANCH 1425 / Ford City, PA



Making soup and baked goods for a sale in March.



BRANCH 1425 / Ford City, PA



Branch bake sale in March.



BRANCH 1557 / Ephrata, PA



April Branch meeting with speaker, Kendra Shuman from Homes of Hope, a non-profit that helps families in need of housing and financial coaching.



Eight members of Branch 1557 attended a fundraiser banquet for Real Life Community Services to hear Ann Beiler, who spoke about the ups & downs of her life while continuing to pursue her goal of establishing her own business, Auntie Ann's Pretzels. She spoke of how God inspired her to continue when things got tough.

BRANCH 1557 / Ephrata, PA

BRANCH 1557 / Ephrata, PA



April Branch meeting with speaker Carol Good from Mennonite Central Committee who spoke about material resources, and how they repurpose items and donate to poor countries.



BRANCH 1557 / Ephrata, PA



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



Branch members held a card party fundraiser, and provided homemade food for sale at the event.



Two new Branch members, Eloise Traina and Mary Walker



In addition to providing funds to help cover costs for the event, several members helped prepare and serve food and with set up for Father Bob Edwards' retirement party.

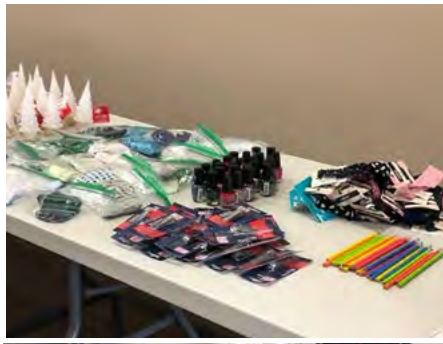


March Branch meeting.



BRANCH EVENTS

BRANCH 892 / New Philadelphia, OH



At the March Branch meeting a local Ukrainian exchange student spoke with the group.



BRANCH 892 / New Philadelphia, OH



May Branch meeting where cleaning and paper products were collected to be delivered to a local homeless shelter and to River Haven, a shelter for abused women.



BRANCH 1538 / Linesville, PA



Four of LCBA's home office employees traveled to St Philip's Church in Linesville, PA to attend their weekly Lenten Fish Fry Event sponsored by Branch 1538.



BRANCH 867 / Dover, OH



March Branch meeting.

BRANCH 867 / Dover, OH



April Branch meeting.



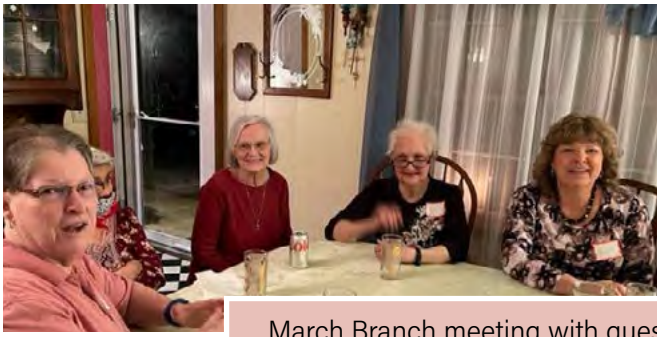
BRANCH 867 / Dover, OH



Baby bath blanket that quickly sold by the Branch at their festival.

BRANCH EVENTS

BRANCH 1155 / Findlay, OH



March Branch meeting with guest speaker, Father Adam Hertzfeld



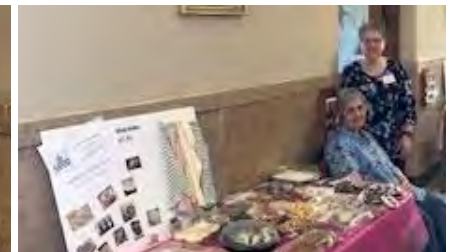
BRANCH 1155 / Findlay, OH



April Bake Sale.



BRANCH 1155 / Findlay, OH



May Bake Sale.



WE NEED YOUR HELP

with the upcoming

BOARD OF DIRECTORS ELECTION!

NOMINATE SOMEONE TODAY!

SKILLS WE ARE LOOKING FOR:

To set policy and strategy and to oversee Association management, it is imperative to have Board members whose values are aligned with LCBA’s purpose. Board members should also demonstrate an understanding of the mission of LCBA, be willing to serve, and bring a set of defined professional skills to the board that will contribute to good governance. In light of the growing complexity caused by the legal, regulatory and technical environments in which the insurance business operates, the Board has clearly defined a set of professional skills needed to make our Board most effective.

This year we are seeking board members who have experience in legal, insurance services, branch/fraternal, business operations & consulting. We will also consider applicants with general skill and expertise in areas such as: financial services, risk management, IT, accounting, government relations and non-profit relations.

Questions? Please call 800-234-5222 ext. 265

WHO?

Any adult benefit member in good standing may recommend a candidate for director (including him/herself). The nominating committee reviews submitted materials. Persons meeting the minimum requirement to serve will be placed on the ballot. Board directors are currently elected to serve four-year terms. The Board consists of no fewer than nine but no more than fifteen elected directors.

HOW?

By sending the candidate’s resume of qualifications and two letters of recommendation to the Secretary of the Association, **Rebecca Black**:

**Attn: Elections
LCBA
PO Box 13005
Erie, PA 16514**

WHAT?

Our Board of Directors defines the principal policies and strategies of the Association and provides oversight of the management and affairs of the Association. The Board meets quarterly and each member has a committee assignment.

or election@lcbalife.org

by September 1, 2022. The person recommended must be willing to serve. Current directors have the option of seeking re-election at the end of their established terms.

NOTE: *Nominees do not need to be LCBA members but must be willing to become an LCBA member before being placed on the ballot. Vetting of candidates & campaign preparations take place four weeks from the nomination deadline. Voting instructions will be published in the winter Direction magazine along with a feature on each of the candidates up for election. LCBA Benefit members will have three weeks to cast their votes.*

LCBA Board - 2021 Winter Board Meeting

Saturday, December 11, 2021 | GoTo Meeting Video Conference

Present Were:

Chair of the Board – Karen Balaban
 President/CEO – Douglass Tuttle

Directors of the Board:

Pat DiCesare	Matthew Dupee	Paul Kenny
Karen LeVert	Robert Muth	Rick Suchan
Anne Sweigart	Michael Courtad	

Guests:

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

Saturday December 11, 2021

LCBA Winter Board Meeting

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

Approval of Minutes

A motion to approve the 2021 Fall Board minutes was made and carried unanimously.

Business Insurance Update

Jack Bloomstine and Jeremy Biddle from Insurance Management Company spoke about all the insurance coverages LCBA carries.

Review of Prior Year

SALES/FRATERNAL

Mr. Barr spoke about YTD CFP and GCI/PreNeed production, PreNeed mix under 85yrs and all ages over the past three years, final expense production, CFP mix by date and EPO's by month of issue.
 Mr. Barr also gave an update on PreNeed/GCI, CFP, FEX, and the POS-SIWL product as well as 2021 goals in review and 2022/future goals.

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

Mr. Barr gave a fraternal update on Bereavement Benefits, 2020 Fraternalist of the Year, and LCBA/Board COVID-19 donations.

ADMINISTRATION

Stats

Ms. Rebecca Black gave an update on the death claims processed through 11/30/21, average days from application received to policy issue and applications received/issued.

Ms. Black also gave an update on the COVID-19 stats.

Health Care

Ms. Black spoke about LCBA's health care plan. The current coverage was renewed 12/01/2021 with a 12% increase. We increased the employee contribution by \$130 a year.

OPERATIONS

Mr. Alex Miller spoke about the new Whole Life product and gave an update on the LCBA Marketplace-Direct to Consumer and Annual Disaster Recovery Test.

FINANCIAL UPDATE

Ms. Courtney Hagmaier spoke about 2021 Q3 Balance and Operation Sheet Highlights, Q3 Heritage Life Treaty, and Q3 actual vs projected analysis.

Ms. Hagmaier also discussed 11/31/21 YTD paid premiums, benefit expenses, and expense analysis as well as our upcoming audit with BKD.

CORPORATE

Medicare Supplement

Mr. Doug Tuttle gave an update on the Medicare Supplement line of business, the PA Quinquennial Exam and CFIS/CSFA.

Mr. Tuttle also spoke about goals going forward.

2022 Sales Projections and Preliminary Budget

Mr. Tuttle spoke about the 2022 projected sales and 2022 Annual Budget Analysis.

Mr. Tuttle proposed to bring back the *Direction* magazine quarterly starting in 2022 with an opt in option to continue receiving it.

A motion to approve the 2022 preliminary budget as submitted was made and carried unanimously.



Branch 1556 – National Branch Spring Meeting

March 30, 2022
Teams Virtual Meeting

Chairperson’s Report

Ms. Balaban stated that the Chair seat will be open for election in April.

Board Evaluation Results

Mr. Matt Dupee spoke about the 2021 Full Board Evaluation results.

2023 Meeting Dates

2023 LCBA Board Meeting dates:
Spring Board Meeting- April 21-22nd
Summer Board Meeting- June 16th
Fall Board Meeting- September 22nd
Winter Board Meeting- December 8-9th

A motion was made to accept the 2023 meeting dates as proposed.- Passed unanimously

Committee Reports

NOMINATING/FRATERNAL

Ms. Sweigart stated the committee reviewed the existing fraternal benefits which included canceling the ID Theft benefit. The committee is looking into new fraternal benefit programs such as the Mature Drivers Discount Program and Volunteer Matching Program.

Ms. Sweigart gave an update on the LCBA Scholarship.

A motion was made to accept the committee’s recommendation to continue the health program and discontinue the ID Theft program.-Passed unanimously

AUDIT/FINANCE

A motion was made to accept investment purchases and sales from 7/1/21 through 9/30/21.- Passed unanimously

GOVERNANCE

Board Minutes Policy

Mr. Dupee stated there are no recommended changes to the Board Minutes Policy.

Election of Board Chair

Mr. Dupee stated there was one proposed change under Item #1. Under #1 add "Notice of the election shall be announced at the winter board meeting that precedes the election".

A motion was made to amend the changes as presented.-Passed unanimously

LCBA Board of Directors Crisis Response – Operations Intact

Mr. Dupee stated there are no recommended changes to the LCBA Board of Directors Crisis Response.

Other Business

Ms. Balaban stated that the board members have a \$125 allowance for dinner since we did not meet in person.

Ms. Balaban also stated that in lieu of the Board Meeting expenses each member may designate \$350 to a 501c3 charity that is not limited to COVID relief.

Succession Committee

Ms. LeVert gave an update on the strategic and succession plan.

Motion to Adjourn

Chair of the Board declared the meeting adjourned.

ATTENDANCE:

Rebecca Black, Patrick DiCesare, Courtney Hagmaier, Samantha Toscano

APPROVAL OF MINUTES

A motion was made to approve the 2021 winter Branch Meeting minutes.

Moved: Rebecca Black
Seconded: Patrick DiCesare

TREASURER’S REPORT Checking Account Balance as of Last Meeting

\$18,176.22

Current Balance
\$15,696.22

Deposits

A deposit was made on 12/06/21 for \$180.00 for 2020 Discount Tickets.

Withdrawals

A withdrawal was made on 12/03/21 for \$2,660.00 for the Sockday sponsorship at Bethany Outreach Center.

NEW BUSINESS

Ms. Samantha Toscano is to check on the \$180 that was deposited as it should have been withdrawn.

Ms. Rebecca Black is going to look into a company that we can team up with to donate hats and scarves during the Sockday event.

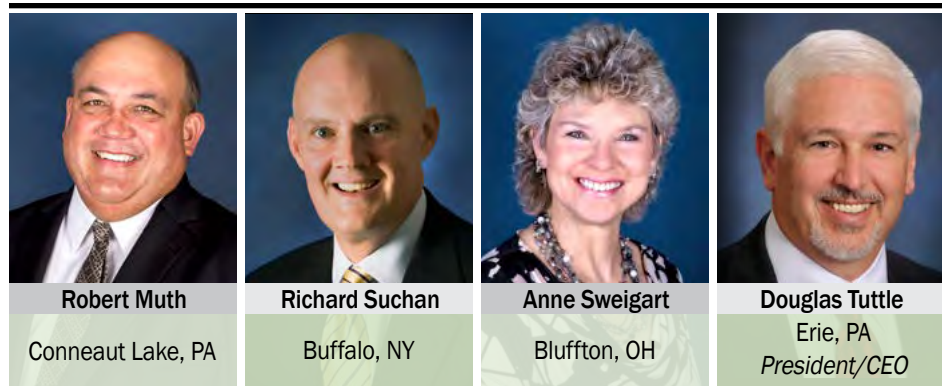
The branch also spoke about doing LCBA’s Day of Service under the branch and to do extra PR to get our name out there more in the community.

MOTION TO ADJOURN

A motion was made to adjourn the Spring Branch Meeting.

Moved: Patrick DiCesare
Seconded: Courtney Hagmaier

The next branch meeting will be held on September 1, 2022 on Teams. Contact Samantha for more information - 800-234-5222.



Pennsylvania Fraternal Alliance

2022 SCHOLARSHIP PROGRAM



The Scholarship Committee of the Pennsylvania Fraternal Alliance is announcing that the 2022 applications are now available for the annual Scholarship Program. Applications can be obtained through eligible members of a Fraternal Benefit Society belonging to the Pennsylvania Fraternal Alliance or by contacting the Pennsylvania Fraternal Alliance Secretary-Treasurer at Theresa@lpsc.org or 888-834-6614.

Applicants must:

- Be a resident of Pennsylvania and a member of a Fraternal Benefit Society that is a member of the Pennsylvania Fraternal Alliance.
- Be a 2022 high school graduate attending an accredited college, university, trade school, etc. in the summer/fall of 2022 as a full-time student (twelve semester credits).
- Obtain a recommendation letter from your Fraternal Benefit Society.
- Submit a 500-word essay on: *"What has membership in a Fraternal insurance company meant to you"*.

Return the completed application, essay and letter of recommendation, postmarked no later than September 1, 2022. At least two \$500 scholarships will be awarded. Additional scholarships may be awarded depending upon available funds.

You can also download the application at www.lcbalife.org/pages/news.aspx.

Full instructions are listed on the application.



LCBA Insurance Scholarship Winner

LCBA attended the Gannon Scholarship Dinner Event held for donors and recipients of scholarship awards. Pictured is our most recent LCBA Scholarship Recipient, Matthew Szparaga alongside LCBA's Matthew Barr and his wife Jessica. Matthew will be graduating this spring with a focus on Risk Management and currently interns with a local insurance agency.

ATTENTION!

**ARE YOU READING THIS DIGITALLY?
WOULD YOU LIKE TO RECEIVE A PRINTED COPY
OF THIS MAGAZINE?**

LCBA members can request to receive a printed copy of our magazine. Follow the directions below to receive the magazine in the mail!

NEED HELP? Call us at 800-234-5222.

Directions:

Visit bit.ly/LCBAPortal or scan the QR Code to the right with your smart phone to log in to the member portal. You can also visit the *Direction* magazine section of our website www.lcbalife.org, found under



the Member Benefits menu tab, and click on the "MAIL ME A MAGAZINE" link. If you do not have an account, click the yellow "CREATE ONE NOW" button to create one. Follow the steps and directions. Once logged in to the member portal, click the "Mail me the magazine" checkbox.

LCBA MEMBER BENEFIT SPOTLIGHT

LCBA Member
Exclusive Offer!

Save up
to **48% Off**
Hearing Aids



START HEARING

Start Hearing is your complete resource for better hearing and offers support throughout the entire process



Hearing Health

- Annual hearing consultations
- Access to a nationwide network of 3,000+ hearing professional locations



Better Hearing

- Exclusive discounts up to 48% off on all Start Hearing hearing aid technologies and accessories
- Advanced technology, including Bluetooth® compatible and rechargeable options
- 60-day risk-free trial period



Ongoing Value

- FREE deluxe warranty plan* (including loss and damage)
- Up to 3-year supply of FREE batteries (40 cells per hearing aid purchased per year)
- A year of FREE office visits (up to six visits)

Contact your Start Hearing Hearing Care Advisor today to get your questions answered and to be connected with a network hearing professional in your area.

Call **(888) 694-3721** or Visit www.starhearing.com/partners/LCBA



OSA Messenger
Official Publication of LCBA Orthodox Division • Est. 1901 • Resource for Orthodox Christians

Orthodox Members Call for Content!

We are looking for content submissions from our Orthodox members.

Please contact us if you are interested in writing an article, highlighting an event/achievement or any other content that would be relevant to our Orthodox members.

Send content via email with the subject line "Orthodox" to direction@lcbalife.org

or by mail to ATTN: Orthodox, LCBA,
PO Box 13005, Erie, PA 16514.

Note: Submission of material or suggestions does not guarantee publication.





PO Box 13005
Erie, PA 16514-1305

Did You Know?

You could take a **free trip** on LCBA.

Many of the trips are budget friendly which means that your trip, even with a guest, may cost you nothing!

- Road Scholar offers 5,500 programs in all 50 states and 150 countries around the world.
- Road Scholar offers exceptional, lifelong learning programs at a remarkable value. The average cost for programs is \$173/day on adventures in the U.S. and \$351/day (not including airfare) on international adventures and includes accommodations, meals, lectures, activities, transportation within the program, taxes, gratuities and a travel assistance and insurance plan.
- Road Scholar programs are assigned an Activity Level rating from Easy to Challenging for participants to select the appropriate programs for their physical ability.

ELIGIBILITY:

- Applicant must be a benefit member or be the natural or legally adopted child or grandchild of a benefit member. The LCBA life or annuity certificate qualifying the applicant must be issued no later than the application deadline.
- Applicant must be 55 years of age as of the application deadline.
- Applicant must enroll in a program listed in the Road Scholar® program guide or on their website at www.road scholar.org.
- Applicant must complete the approved application form found at www.lcbalife.org.



ROAD SCHOLAR®



Visit
www.lcbalife.org
to apply online or to download
the form. You can also call
800-234-5222
to request an application
be sent to you.



Applications will be accepted from July 1 - August 31!

Can't travel right now?
This award can be saved and used when you can!