

direction



Quarterly Edition

Let Your
Heart
Be Light



WINTER 2021

A QUARTERLY PUBLICATION OF
LOYAL CHRISTIAN BENEFIT ASSOCIATION

Vol. 21
Issue Q4



Hard to believe that another year has come and gone. As always, days and weeks seem to take forever, but years fly by, even in the COVID era.

We are finally moving out of the continually changing COVID quarantine rules – at least, I hope so. Many branches took the opportunity to hold their Christmas celebrations, and it was great to get out and see old friends.

It is always humbling to see the effects of the constant and generally quiet efforts of LCBA members and how they impact their communities with money, hard work, helping hands, prayer, and numerous other ways. Even while locked down, you, the membership, kept working to help other members of your branch and to keep your communities connected.

I hope that 2022 will see a continued shift towards more normalcy and that we can all get back to helping each other with more face-to-face activities.

At National Headquarters, we also had to continue to deal with COVID issues throughout 2021, with about half of the staff still working remotely. Even so, we have been able to maintain service standards and even keep our family-based work culture intact. From myself to the newest hire, your staff continues to work to meet your needs as effectively as possible.

As part of this effort, I am pleased to announce that the board has approved our 2022 budget, including printed and mailed *Direction* Magazines! The first issue in 2022 will include an “opt-in” postcard. If you want to continue to receive a printed version of the *Direction*, fill out the card and return it to LCBA. If you prefer the online version, you will not need to do anything!

As we look forward, late in the first quarter of 2022, LCBA plans to release a new, whole life insurance plan. This plan can offer up to \$50,000 of death benefit and the death benefit is guaranteed to increase by five percent (5%) of the initial face amount every fifth (5th) year. For example, a plan with an initial face amount of \$10,000 at issue will be a \$10,500 plan in five (5) years and a \$11,000 plan in ten (10) years, and so on. With no increase in premium ever.

Look to future *Direction* issues for more information on this promising new plan that will be great for seniors as well as kids, grandkids, and great-grandkids!

Douglas Tuttle *President & CEO*

Merry Christmas!
 **and a Happy New Year!**
 - From all of us at LCBA -

Statement of Financial Position

As of September 30,

Summary of Operations

Through September 30,

Assets	2021	2020
Bonds	97,714,051	90,565,406
Real Estate	1,510,012	1,532,823
Certificate Loans	1,012,049	1,056,324
Cash & Cash Equivalents	4,597,706	3,345,784
Investment Income Due	1,224,239	1,150,351
Receivable for securities	-	600,000
Other Assets	2,613,352	1,195,582
Total Assets	108,671,409	99,446,270

Liabilities & Surplus

Certificate Reserves & Claims	82,430,243	73,693,016
Deposit Accumulations	5,911,243	5,308,517
Other Liabilities	1,857,104	1,643,500
Investment Reserves	7,592,276	8,164,078
Unassigned Funds	10,880,543	10,637,159
Total Liabilities & Surplus	108,671,409	99,446,270

Income	2021	2020
Life Premiums	8,780,528	11,889,268
Annuity Premiums	3,572,372	3,457,607
Investment Income	3,532,707	3,646,343
Other Income	1,361,231	1,666,857
Total Income	17,246,838	20,660,075

Member Benefits & Expenses

Death Benefits	3,349,388	2,887,405
Other Member Benefits	4,175,039	2,877,204
Reserve Changes	5,454,771	10,133,219
Operating Expenses	3,875,432	4,332,175
Dividends to Members	231,144	206,590
Total Benefits & Expenses	17,085,774	20,436,593

Net Income	161,064	223,482
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Fax: 1-888-316-0471

www.lcbalife.org / info@lcbalife.org

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

holiday closings:

Christmas
 Thurs, Dec 23 & Fri, Dec 24

New Years Day
 Fri, Dec 31

Martin Luther King Jr. Day
 Mon, Jan 17

Presidents' Day
 Mon, Feb 21



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2020 Fraternalist of the Year

Stacy Klukan
BRANCH 1425 - FORD CITY, PA



With so many LCBA members doing great things we received a lot of deserving nominees, but after careful consideration by our judges, LCBA is proud to announce Stacy Klukan of Branch 1425 in Ford City, PA as our winner! We would like to congratulate her on this award and recognize her amazing contributions to her community. Continue reading to learn more about Stacy through the words of her nominator.

Society Leadership

Stacy is on the Funeral Bereavement Committee at Christ Prince of Peace Parish. This is a very involved service, as one might imagine, and she does an amazing job.

She is also the chairwoman of the Ford City Borough Shade Tree Commission. Stacy has been involved with this commission for over 20 years. They volunteer hundreds of hours every year to sustain both the Ford City Park and the Ford City Trail. Through their efforts, this group has been able to continually improve the beauty and safety of the park and trail by cutting down dangerous trees and planting new ones to preserve areas where people can safely walk, enjoy nature, and breathe clean air. She has coordinated their efforts with the local high school LEO club and National Honor Society students to perform an annual park and trail clean up, not only hosting Earth Day activities, but also assisting the local Lions Club with their annual Easter egg hunt held in the park. Thanks to her efforts, Stacy was a grant recipient in 2020 for Bare Root Trees from the Tree Vitalization of Pittsburgh.

Stacy has contributed many ideas for LCBA fundraising ventures as well as having researched educational field trips and federal speakers for our branch. This year she volunteers to initiate a Valentine's Day card sending activity to all parish shut-ins and, with one other LCBA member, purchased the cards and stamps with her own money and sent out cards to over 80 shut-ins. Her willingness to help others in her parish and community are evident in almost everything she undertakes.

Service to Others

Stacy volunteers her time in a variety of areas. Recently retired from the Armstrong School District where she served as a Health, Physical Education, and Drivers Education teacher and a varsity tennis and junior high volley ball coach, she now utilizes her talents in the community.

Stacy is a talented florist, creating many floral arrangements for our parish as well as for many young girls attending prom and other special events. She has led the Arts and Environment group in decorating at multiple churches, and she created a Blessed Mother Garden for Christ Prince of Peace Parish a few times. Having completed the Penn State Master Gardener program for Armstrong County, Stacy has volunteered hundreds of hours teaching about garden care and management as well as facilitating the Master Gardener class last year for Penn State at Armstrong County. Besides currently chairing the Ford City Shade Tree Commission, she has been on the Parks and Recreation board in Ford City for over 20 years where she has coordinated many safety programs. This board also provides summer food park programs feeding local children ages 2-18 and presents safety programs sponsored by the Armstrong, Indiana, and Clarion Drug and Alcohol Commission for our youth. Stacy has coordinated and worked with the Parks and Recreation group in getting the FIT TRAILS stations established in our town, coordinated the 13th Street project grant for improving the trail, and organized volunteers to place the pavilion and bike repair stations as well.

Also a talented vocalist, Stacy has been singing in Catholic churches since the age of 12, both as a cantor and choir member, and has sung for many church weddings and funerals. She has been involved in the Ford City Heritage Days choir and has sung at many Heritage Days events.

Stacy has served on fundraising committees for Heritage Days and set a wonderful example to her children by serving on the Divine Redeemer School Board of Directors. This is worth mentioning because her son now sits on that same Board in addition to being the President of the Ford City Borough Council. She has served on the YMCA Board of Directors for 5 years, as well as teaching aerobics, aerobic dance, weight training, and swimming.

Stacy has quite an impressive roster of achievements!

Innovative Leadership

Almost everything listed in the previous section speaks to Stacy's innovation as a leader in seeing a need and creating a program to address the issues in her community. Doing the legwork to apply for grants to enhance the trees project, or the variety of park projects and programs is no easy task. Her dedication to her community and her church is evident in the fact that she has been active on many of these boards and committees for over 20 years! Maintaining our park, trails, and playgrounds is a never-ending job and involves countless volunteer hours and a lot of manpower. Stacy is obviously up to all of these challenges by serving in such a variety of capacities over these many years. From creating a Valentine card for shut-ins event for LCBA to coordinating with multiple local and school organizations to partner in completing a project for the betterment of our community, Stacy has been (and continues to be) in the forefront of making the world a better place. She even established a choir at Holy Trinity Church (before the parishes partnered) and took over the directorship to keep the choir going. When she sees a need she addresses it. And thanks to her children are being fed, the bereaved are being consoled, community members are safe in our parks and on our trails and our town is made more beautiful. Stacy utilizes her talents in the best way possible-by helping others. **We are blessed to have her in our community!**

- article contributed with nomination

2020 Fraternalist of the Year RUNNERS UP



LCBA's 1st
Runner-Up

Sara Green
Branch 1425
Ford City, PA

LCBA's 2nd
Runner-Up

Cindy Hedlund
Branch 49
Erie, PA

Award Summary

Our Fraternalist of the Year Award recognizes an LCBA member who, through example and accomplishment, provided outstanding volunteer service to his or her branch and local community in the past calendar year. The winner is chosen anonymously by an impartial panel of judges based solely on the nominees' listed accomplishments in three areas: **Society Leadership, Service To Others, and Innovative Leadership.**

After being named our Fraternalist of the Year, the honoree may also be nominated by LCBA for the American Fraternal Alliance (AFA) Fraternalist of the Year award for possible national recognition. If the LCBA honoree is not eligible for the AFA award or does not want further recognition, runners-up will be considered.

In addition to recognition LCBA presents a check for \$500, in the name of the Fraternalist of the Year, to the charity of the honoree's choice. The first and second runners-up receive a \$100 check for their charity of choice.

To learn more about the Fraternalist of the Year Award or to get involved in an LCBA Branch call 800-234-5222.

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 right and visit www.lcbalife.org or reach out to Samantha Toscano at 800-234-5222 x234 or toscanos@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



Branch 49 participated in the CROP Hunger Walk of Erie, PA again this year with a few visitors from the Home Office. The walk was a self-guided tour of Erie's Underground Railroad History.

BRANCH 49 / Erie, PA



Sock Day at Holy Trinity Lutheran Church's Food Pantry. Branch members and Representative Ryan Bizarro passed out socks to local residents in need.

BRANCH 49 / Erie, PA



October Branch Meeting

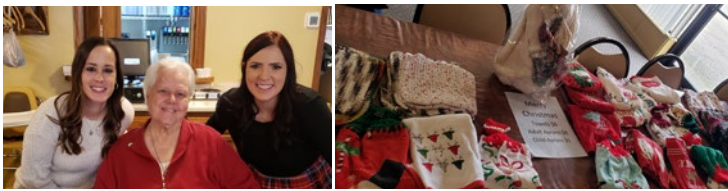


A night of fun at the Branch Christmas Party and Dinner included a check donation to Monsignor Michael Hohenbrink and LCBA President/CEO Doug Tuttle presented a Platinum BROOM Award celebrating the Branch's great community work this past year!



BRANCH 1155 / Findlay, OH

BRANCH 867 / Dover, OH



Samantha and Courtney from the Home Office stopped by the Christmas party and presented the Branch with a Platinum BROOM Award!



Branch members have been making hats, scarfs, booties, and dresses for dolls given to children in a hospital in Akron.



BRANCH 867 / Dover, OH

BRANCH EVENTS

BRANCH 1425 / Ford City, PA



September Branch Meeting



October Branch Meeting



BRANCH 1425 / Ford City, PA

BRANCH 1425 / Ford City, PA



Branch members attending the mass for deceased members in November.



Several members helped bake and decorate cookies for a September confirmation at Christ Prince of Peace Parish.

BRANCH 1425 / Ford City, PA



BRANCH 1557 / Ephrata, PA



Branch 1557 held their summer picnic where Samantha from the Home Office presented them a Platinum BROOM Award!



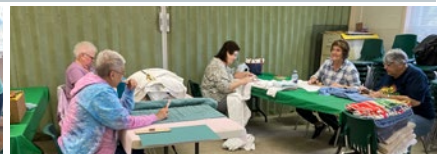
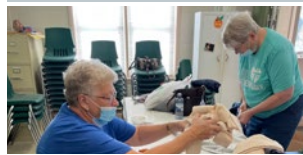
BRANCH 1557 / Ephrata, PA



September Branch meeting with a guest speaker from Greystone Manor Therapeutic Riding Center.



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 1557 / Ephrata, PA

BRANCH 892 / New Philadelphia, OH



Samantha from the LCBA Home Office presented a Platinum BROOM award at the November Meeting for the Branch's work in their community over the past year!



Branch Christmas Party with guests, Samantha and Michael, from the Home Office.

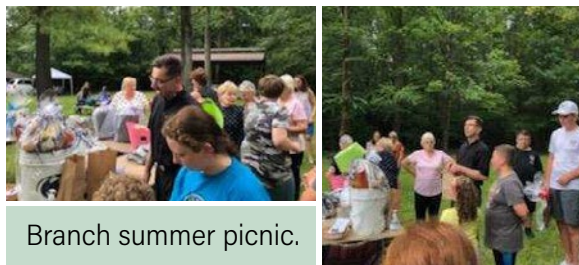
BRANCH 892 / New Philadelphia, OH



September Branch Meeting



October Branch Meeting



Branch summer picnic.



IN MEMORY OF:



Barbara Dumovic

September 17, 1947 - July 1, 2021

Loyal Member of Branch 654



Salem LCBA Branch 654 held its annual Memorial Mass for deceased members on Sunday, October 14 at St. Paul Catholic Church followed by breakfast.



Welcoming two new members!

In September, Branch members helped their church offer a free breakfast by shopping, preparing and serving food.



LCBA Board 2021 Summer Board Meeting

Friday, June 11, 2021
Erie Yacht Club

FRIDAY, JUNE 11, 2021

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

LCBA Summer Board Meeting

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

Approval of Minutes

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

Independent Auditor Presentation

Mr. Ricky Brough, BKD Engagement Executive, reviewed the Final Management letter and discussed the 2020 financial statement audit.

Mr. Brough also spoke on the balance sheet and income statement.

The committee recommends the 2020 Audited Financial be accepted as submitted.-Passed unanimously
.....

Review of Prior Year

Sales/Fraternal

Matt Barr spoke about 2021 YTD CFP, PreNeed, and GC production and gave a 2019/2020 PreNeed comparison. He also gave an update on CFP, GC/PreNeed, other groups, and current marketing.

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

Mr. Barr also gave a fraternal update on Bereavement Benefits, 2021 camping, elementary/secondary and Post-secondary scholarships, and COVID-19 LCBA Board donations.

Administration

Ms. Rebecca Black spoke about death claims processed through 05/31/2021, year-to-date death claims processed, average days from application received to policy issue, YTD applications received and issued, as well as COVID-19 stats.

Operations

Mr. Alex Miller gave an update on cyber security.

ERM Update

Discussion deferred to the long-range planning meeting.

Financial Update

Ms. Courtney Hagmaier spoke about 2021 Balance and Operation Sheet Highlights, Heritage Life Treaty Q1 activity, Q1 actual vs projected analysis.

Ms. Hagmaier also discussed YTD expense analysis as of 04/30/21 and paid premiums and benefit expenses YTD as of 05/30/2021.

Corporate

Mr. Tuttle gave an update regarding Medicare Supplement. Our Corporate Governance Annual Disclosure was filed with no major changes. BKD is working on a proposal for audit services. He also spoke about the PA quinquennial exam progress.

Goals

Mr. Tuttle spoke about his goals for 2021-2022 as well as the Strategic Plan.

CGAD

Our Corporate Governance Annual Disclosure was filed with no major changes.
.....

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



Keren LeVert
Durham, NC



Lunch

Ms. Balaban presented a Resolution to Eileen Jefferys for the occasion of her retirement and 40 years of dedication with LCBA.

Committee Reports

Nominating

Ms. Anne Sweigart gave an update on the Minority Scholarship.

Audit/Finance

Approval of Auditor Report

A motion was made during the Independent Auditor Presentation.

Actuarial Appointments

Motion to appoint Allen Bailey of Allen Bailey & Associates as LCBA's Illustration and Valuation actuary for the twelve-month period beginning June 1, 2021. -Passed unanimously

Governance

Board Committee and Director Communications

Mr. Matt Dupee proposed to change LCBA to "the Association's" to coincide with the other recently reviewed documents.

A motion was made to adopt the proposed change of LCBA to the Association's. -Passed Unanimously

Individual Board Member Self-Evaluation Form

Mr. Dupee stated there are no recommended changes to the Individual Board Member Self-Evaluation Form.

A motion was made to ratify as currently existing. -Passed Unanimously

Individual Board Member Self-Evaluation Policy

Mr. Dupee stated there are no recommended changes to the Individual Board Member Self-Evaluation Policy.

A motion was made to ratify as currently existing. -Passed unanimously

Conflict of Interest Acknowledgement and Disclosure Statement

Mr. Dupee stated in 2020 that the officers now annually fill out the Conflict of Interest Acknowledgement and Disclosure Statement form.

Ms. LeVert proposed to no longer pre-populate the form.

A motion was made to adopt the statement in the form that the committee recommended, -Passed unanimously

Audit/Finance Committee Charter

Mr. Dupee proposed to add "Financial professional including" to the first paragraph.

A motion was made to approve the Audit/Finance Committee Charter as submitted. -Passed unanimously

2022 Meeting Dates

- 2022 LCBA Board Meeting dates:
- Spring Board Meeting - April 8-9*
- Summer Board Meeting - June 10*
- Fall Board Meeting - September 23*
- Winter Board Meeting - December 9-10*

The 2021 Fall Board Meeting to be changed to September 25.

Motion to Adjourn

Chair of the Board declared the meeting adjourned.



HEY THERE!

Attention LCBA Members!

If you have a knack for writing and would like to submit an article to be published in *direction* magazine, LCBA is always looking for new and fresh content!

Or maybe you just have a new baby, a wedding announcement, or another family event you're proud to share?

If you have a story suggestion or announcement send via email with the subject line "Direction Content" to murschm@lcbalife.org or by mail to Direction Content, PO Box 13005, Erie, PA 16514.

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



Robert Muth

Conneaut Lake, PA

Richard Suchan

Buffalo, NY

Anne Sweigart

Bluffton, OH

Douglas Tuttle

Erie, PA
President/CEO



Winter Wellness

With the joy (and stress) of the holidays soon to be behind us, here's a bit of help with the winter arriving.

Diane Greco Allen

*Certified Functional Medicine
Food Relationship Coach*

*Author of *It Might Be Your
Pancreas: Pancreatitis Awareness
and Natural Digestive Recovery**

Before you grab that large hot chocolate and bowl of popcorn to get comfortable in your favorite chair in front of the TV...consider the consequences.

Winter whispers sounds of solitude and healing. Many of us become comfortable and regress to old patterns becoming stagnant, but some are anxious to set goals for healthier living for regrowth. Reading *The Psalm of the New Wineskins* by Ed Hays monthly might help to remind us of our repetitive ways.

Embracing the winter season as a time for mindful choices, can help us stay balanced and well spiritually, mentally, and physically. We are all in a different set of circumstances and some of us have lost loved ones during Covid, so grieving during the winter can be more noticeable. Whether grieving or adjusting to new environments, family or work scenarios, stress and anxiety can create havoc on the immune system, do your best with making better choices.

The Life Prayer looks to Mary for direction to understand our world that tends to revolve around self-destruction and addiction. It's not always easy to see our set patterns. St. Francis turns to nature to help guide us in our daily lives to refresh our minds. When it comes to spiritual and mental health, it's best to nourish with foods that the body "needs" to heal.

Here's 10 Mindful Winter tips to stay well:

1. Make mindful morning and evening self-care routines that includes setting a daily intention and mindful prayer, practicing good hygiene, and a mindful morning meal and evening meal, giving a reasonable amount of time to digest the food.
2. Practice eating in a quiet, uncluttered area without devices or TV, focusing on the task to nourish your body.
3. Plan small daily meals for each part of your day, so you are not tempted to eat unhealthy processed snacks to keep blood sugars in balance. A balanced meal contains a protein, a complex carbohydrate, easily digestible fats, variety colorful vegetables focused on greens, and small portion of fresh fruit, with water as the best source for hydration. Focus on less sugar and less processed. Focus on in home cooking and preparation to reduce eating out.
4. Connect mindful stretching and deep belly breathing exercises at least 3-4 times to some part of your day. You can set a reminder on your phone or do these before or after eating.
5. Take a short mindful walk without talking, overthinking, or using devices to embrace nature. Check weather reports in advance before heading out and dress appropriately.
6. Plan to accomplish reasonable daily goals and consider hiring or reaching out for help for tasks that may be too difficult to handle.
7. Find a winter buddy or group, who can help you stay on task and keep in touch at least weekly.
8. Set clear boundaries with family, friends, and co-workers if you need some healing time; surround yourself with like-minded individuals or support groups who understand your circumstances.
9. Listen before speaking; it's easy to overreact or to end someone else's spoken word before answering or responding. This may take some practice.
10. Find a way to forgive yourself and one other person in your life to lift your spirit. This might involve some self-exploration.

Did You Know?

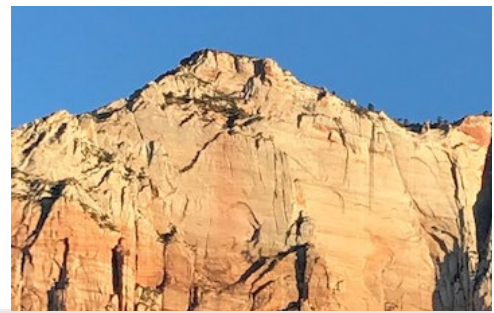
You could win a **\$1500 Scholarship** to use on an amazing learning travel adventure!

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.lc balife.org.



ROAD SCHOLAR®



Visit
www.lc balife.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 January 3 - February 28!

Worried about current travel restrictions?

This award can be saved and used when travel is open and safe.

THE THREE MAGI



By Mary May

In celebrating Christmas my special favorite characters are the three Magi. As you know ‘Magi’ in Latin translates to “sage.” These three men according to ancient legends based on Persian beliefs believed there would arise a star in the East predicting the birth of a ruler with manifestation of a divine figure in fire and light.” The Syrian Infancy Gospel provides information that they were pursuing a prophecy from their prophet Zoradascht. (Wikipedia) The star they followed on their trip was certainly fire and light, the brightest, moving star in the galaxy. Only the Gospel of Matthew mentions these “special” visitors who praised and adored the birth of Christ. (Matthew 2:1-12)

Imagine the years of study, time and persistence enabling them to scan the heavens for “their star.” They devoted themselves to their cause with much planning and foresight for a long trip. In the Western church we know these three individuals as Casper (or Gaspar), depicted in art as an “old man” with a white beard, an Indian scholar and King of Tarsus, the land of merchants. The second person was Balthazar, a black-skinned youthful Babylonian scholar, and King of Ethiopia, and the third individual was Melchoir, a Persian middle-aged scholar and King of Arabia. These individuals symbolize the three stages in the life of man and also are representative of the various national ethnic groups living in the East at that time.

These royal men left their luxurious-safe homes behind to travel thousands of treacherous miles as foreigners to faithfully follow their belief and dream to a small unknown town, Bethlehem, to pay homage to a newly-born infant! They bowed and knelt before this tiny person, a King in his own right, to offer praise and thanksgiving for his divine birth. This type of respect (bowing and kneeling) was adopted by the early Church in their religious practice and continues today in the Church. Although these three traveling Kings paid a courtesy visit to the King of Judea, King Herod, a Jew who was aware of the Jewish prophecies (Isaiah 60:6 and Psalm 72:9-11); they certainly were not cut from the same cloth as Herod. These humble wise men thankfully were “wise in the ways of the world,” thus never returning to Herod to inform him of the whereabouts of their ending journey destination.

The gifts brought by the Magi to the infant had hidden prophetic importance to Jesus’ mission. Melchoir’s presentation of frankincense is associated with providing incense for prayers and praise to a deity. Casper’s presentation of gold was the normal offering made to royalty. However, Balthazar’s gift

of myrrh, an embalming ointment, is associated with what was to come—suffering and entombment.

Some ancient legends report that St. Thomas later found these men, and baptized them into the Christian religion. They were martyred for the faith and are regarded as Saints. The church in Cologne, Germany holds their relics in the Shrine of the Three Kings where they are venerated.

The Church acknowledges these “wise men” who took such a perilous journey by establishing The Epiphany of the Lord, celebrated on Sunday, January 2, 2022. These three Magi are known as the first Gentiles to receive the Manifestation of Christ! During the last few years, following the Catholic Mass some parishes provide the blessing to place over your entryway at the beginning of the year: 20 + C (Casper) + M (Melchoir) + B (Balthasar) + 2022 (which stands for “The three Holy Kings, Caspar, Melchoir, Balthasar, in the year of our Lord 2022) or whatever year it may be.

During the Advent season, you should read the novella written by Henry van Dyke, “The Story of the Other Wise Man.” This fourth wise man never saw the infant Jesus. He had started out on his journey intending to present Christ with a sapphire, a ruby, and a “pearl of great price.” But he encountered many obstacles along the way, and he journeyed many years looking for Christ, never returning to his homeland. However, with deep commitment after many miles traveled, he did meet Christ but not in the way he had expected. In many aspects, we may be able to relate and profit more from his story than the previous one depicted in the Gospel of Matthew.

We also are on our pilgrimage journey faced at times with sacrifices, stumbling blocks and perilous dangers and decisions. We need to keep faithfully following Christ and believing as these wise men did to reach our final destination.

-Mary May

Branch L017 Awards Two College Scholarships



**Julia Kathleen
Kallaur**

Julia is a resident of Timonium, Maryland and a graduate of Towson High School with a 4.0 scholastic average, and was a member of the English and Spanish Honor Societies. During her high school years, she was a member of the track team as well as varsity softball team. She attends St. Andrew Orthodox Church in Baltimore.

She is now attending the University of Maryland, where she is studying Criminal Justice and Criminology.



**Daniel John
Yarosh**

Dan is a resident of Canonsburg, PA, and is a graduate of Canon-McMillan High School with a 4.0 scholastic average. During his high school years he was a member of the soccer team, played trombone in the concert band, and was a member of the National Honor Society. At St. John the Baptist Orthodox Church Dan was an altar server, and through his church group, he helped make and deliver meals to the homeless.

Dan is now attending the University of Pittsburgh where he is studying Business Finance.

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LCBA HOME OFFICE NEWS



Employee Appreciation Party



Gannon Scholarship

We are proud to announce that Deja Straub, a Freshman Risk Management major at Gannon University, is the first student recipient of the LCBA Annual Insurance Scholarship! Pictured left to right with Deja (holding the check) is David Smith (Instructor, Risk Management, Gannon University), Keith Taylor, PhD (President, Gannon University), Doug Tuttle (President/CEO, LCBA), Matthew Barr (VP - Sales, LCBA), Barbara Beuscher (VP - University Advancement, Gannon University).



Sock Day

We teamed up with Bethany Outreach Center for their annual Sock Day, a program that provides warm clothing like coats and socks to help those in need dress for winter. LCBA donated \$2,785 to the program and helped pass out thousands of pairs of socks. When thinking of clothing donations, socks are commonly forgotten about, but are needed to get through cold Erie winters.

Merry Christmas!
and a Happy New Year!
- From all of us at LCBA -

