

direction

Quarterly Edition



WINTER 2022

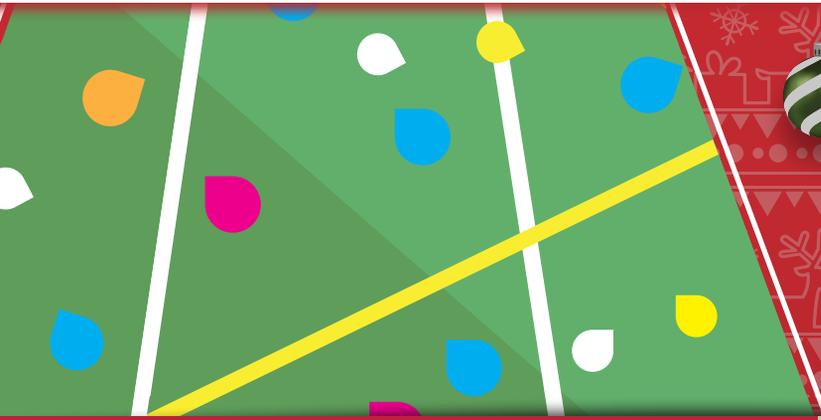
A QUARTERLY PUBLICATION OF LOYAL
CHRISTIAN BENEFIT ASSOCIATION

Vol. 22
Issue Q4



*May Your
Days Be*

**MERRY &
BRIGHT**



IT'S TIME TO VOTE!

LCBA BOARD OF DIRECTORS ELECTION!
See Page 5 for more information

As the winter weather takes hold of the home office here in Erie, PA with snow and cold temperatures, we have the blessing of the Christmas season to remind us "it's the most wonderful time of the year"!

I'd like to share a scripture with you to set the tone, and not a traditional Christmas one of baby Jesus in the manger, or the classic nativity scene from Luke, Matthew, or Isaiah we often hear. Instead, we'll start with 2nd Corinthians 9:15 *"Thanks be to God for his indescribable gift!"* Paul chooses the term "indescribable" which is used nowhere else in scripture. The gift of Jesus is one that words cannot be used to summarize. While we focus on the immaculate conception and the son of God entering the world as a baby, it's the grace God has given through him that Paul summarizes as "indescribable". The saving grace that God provides through Jesus's life and sacrifice is the gift I most celebrate this season. But let's not start skipping to Easter just yet!

We are so blessed here at LCBA to be part of the continuing story of Grace, and to help supply the needs of our members and communities through service and benevolent giving. Our insurance products have been the backbone of serving our policy holding members, and I am proud to say the product offering has expanded! We have officially written our first policy for the long awaited 'Family Protector II', Simplified Issue Whole Life insurance. My belief in not just the product, but the E-application process as well, motivated me to become the first policy holder!

The Family Protector II Simplified Issue Whole Life product can offer up to a \$50,000 death benefit, and guaranteed growth of 5% of the initial face amount after every fifth policy year. This product will be useful for seniors looking to handle final expenses without the

planning details, for their children to protect loved ones should a tragedy arise, or even as a gift for grandchildren to extend protection for their future families. Our sales team is assembling agents now, and we are excited to expand the geographic reach of Planning Ahead and Giving Back with LCBA.

Supplying the needs of our members, and future members through benefits and products is the service our founders started performing 132 years ago, and we are blessed to be carrying on today. We thank God for the opportunity to carry on this tradition of service, and I think it's only fitting we back up in 2 Corinthians, chapter 9, to verse 12 and read through to the end-

"12 This service that you perform is not only supplying the needs of the Lord's people but is also overflowing in many expressions of thanks to God. 13

Because of the service by which you have proved yourselves, others will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. 14 And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. 15 Thanks be to God for his indescribable gift!"

Blessings to you of Grace and Peace this Christmas season!

Grace and Peace,

Brian Young
Director of Customer Experience



Statement of Financial Position

As of September 30,

Summary of Operations

Through September 30,

Assets	2022	2021
Bonds	105,202,070	97,714,051
Real estate	1,476,947	1,510,012
Certificate loans	959,905	1,012,049
Cash & cash equivalents	2,989,453	4,597,706
Investment income due	1,322,651	1,224,239
Other assets	1,390,407	2,613,352
Total Assets	113,341,433	108,671,409

Liabilities & Surplus

Certificate reserves & claims	88,287,359	82,430,243
Deposit accumulations	6,009,596	5,911,243
Other liabilities	1,412,018	1,857,104
Investment reserves	6,995,347	7,592,276
Unassigned funds	10,637,113	10,880,543
Total Liabilities & Surplus	113,341,433	108,671,409

Income	2022	2021
Life premiums	7,575,333	8,780,528
Annuity premiums	4,473,180	3,572,372
Investment income	3,556,987	3,532,707
Other income	1,034,148	1,361,231
Total Income	16,639,648	17,246,838

Member Benefits & Expenses

Death benefits	3,073,074	3,349,388
Other member benefits	3,785,909	4,175,039
Reserve changes	5,769,304	5,454,771
Operating expenses	3,872,588	3,875,432
Dividends to members	268,239	231,144
Total Benefits & Expenses	16,769,114	17,085,774

Net Income (129,466) 161,064



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www.lcbalife.org / info@lcbalife.org

LCBA BOARD OF DIRECTORS

Chair of the Board of Directors

Matthew Dupee, Nazareth, PA

Board of Directors

Karen Balaban, Esq, Harrisburg, PA

Michael Courtad, Pittsburgh, PA

Pat DiCesare, Port St. Lucie, FL

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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Christmas

Fri, Dec 23 & Mon, Dec 26

New Years Day

Mon, Jan 2

Martin Luther King Jr. Day

Mon, Jan 16

Presidents' Day

Mon, Feb 20



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◆ 2021 ◆ *Fraternalist* - OF THE YEAR -

Sara Green
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 Sara Green 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 Sara through the words of her nominator.

► Society Leadership

Sara's credentials make her such a worthy candidate, and it would be a disservice not to shine a spotlight on all that she has accomplished. Sara is one of the most caring and devout persons that I have ever encountered. To have the resume she has for a young woman in her thirties is a true testament to her character and moral code.

Sara has been an LCBA member for 5 years and from the minute she joined she jumped in with both feet! She has rarely missed a meeting and has done so only because there was a conflict with another organization. She has attended all fundraisers and field trips, usually being the first person to see who needs picked up and given rides to these events. Sara is famous for showing up at many elderly women's homes to see what they need, where they need transported, and what chores or errands she can do for them. During the pandemic summer months, she saw the need for several elderly friends to socialize, so she brought them all to my mother's porch and yard, keeping them 6 feet apart but able to see and talk to each other. How many young people do you know that would have the forethought and compassion to fulfill such a simple, but necessary, visit? It's just another example of how special she is!

Sara is extremely active in her community. She often has conflicts, having 2 or 3 organizational meetings at the same time, yet she manages to take a leadership role in all of them. She is the first to volunteer to spearhead a committee or offer a hand for whatever is needed. She is so devoted to her family, her church, and her community, giving 100% of herself always. Sara has twice been awarded first runner up for Fraternalist of the Year, but I really believe she is worthy of being the Fraternalist of the Year. In our Branch, she has been so active and giving of her time and energy: spending time researching guest speakers and field trips, trying to locate Federal speakers, researching possible future fundraisers and providing

contacts, and doing the legwork to report her findings. As a parishioner, a community member, and a Branch member Sara Green exemplifies excellence across the board in her dedication, kindness, and willingness to contribute and serve – always with a smile and a positive attitude!

► Service to Others

Sara has always been very active in her school, church, and community from a very young age. Her skill set (including time management) is very evident in all she has been able to accomplish, both currently and over the years.

To have an idea of the motivated and giving person Sara is, one just has to look at her involvement throughout her life. Her impressive background includes many extracurricular activities in high school and college. These include chorus, marching band, National Honor Society, and Leo Club- a service organization. She was the recipient of the Mariah Medal in Girl Scouts and a HOBY Scholarship recipient for academic leaders at St. Vincent College. During her time at St. Vincent, she was an active campus ministry member, the student government secretary, a prefect for 2 years, a 4 year Dean's lister, a National Communication Honorary Society member, and was a volunteer missionary to Haiti. This was just the beginning of Sara's history of being a lifelong contributor to society.

Currently Sara is an active member of Christ, Prince of Peace Parish, the St. Vincent Alumni Council (since 2003), a member of the Pastored Council (since 2012), a lector, a eucharistic minister, a home-bound minister to the sick, a member of ACTS 2 (church young adults group), ODCS – the Community of the Holy Spirit in Kittanning, PA, church book club, and she regularly attends Bible study. The last 2 years Sara has also joined the Carmelite Sisters.

Besides her active parish religious involvement, Sara always finds time for her community by continuing her service as a Senior Counselor for the Pennsylvania State Police Camp Cadet, which she has done since 2002. She

has also participated in the First Commissioners Honors Camp. She is a member of the Young Professionals organization (since 2011) and was the leader of the organization from 2011-2013. Sara serves on the safety committee at work, a Kappa 2 Building Rep, a member of the prayer group, and a volunteer for Take Your Child to Work Day. As a claims adjuster for Giant Eagle, Sara's responsibility is to handle all complaints and accidents. Her disposition and positive attitude make her the perfect choice for this position. She has obviously excelled at this role because she has been recently promoted to Insurance Analyst for Giant Eagle Corporation.

Sara's community affiliations are equally impressive! She has been a very active member of the Ford City Garden Club since 2016. This club works throughout the year dedicated to the beautification of our town. A lot of time is involved being a member of this club with all the planning, nurturing, and landscaping of the flower beds visible throughout Ford City. This amount of time and dedication doesn't even include the time and effort put into the club's annual fundraiser held at the Ford City Library – a highly attended event.

Sara is a member of the Ford City Fire Company #1 Ladies Auxiliary (since 2017). This involves year-long cooking for fundraisers, working their festival, selling tickers, etc. She is a member of the Ford City Borough Shade Tree Commission (since 2018) and a member of the Penn State Master Gardener class- recently certified as a Master Gardener.

After learning that several members of the Ford City Halloween Parade were stepping down and realizing the need for someone to steer that committee, Sara of course signed on to help keep the annual Halloween Parade going.

In addition to all her community service and dedication to her church, Sara is truly devoted to her family. After her father suffered permanent physical injuries following a serious car accident, Sara was an integral part of her dad's daily recovery process, with great compassion and excellent care. She went so far as to buy a house across the street just so she could be close to her parents and more easily help them daily. She house-sits and dog-sits for many people in the community because she is so trustworthy and caring in addition to being so responsible.

During the Christmas and New Years holidays she helped prepare and deliver food and baked goods to shut-ins from our parish. Last February she purchased Valentine cards along with another Branch member to also send to our shut-ins along with some homemade cookies. Sara is truly an amazing young lady. As her teacher in high school, I recognized how special she was, not only as a student, but as a caring soul and great friend to many. She has always been someone that everyone could count on and, fortunately for us, it is an unchanging innate quality that our Branch most certainly benefits from and appreciates. We are so grateful to have Sara as part of our Branch family. She is loved by all!

► Innovative Leadership

This category is where Sara truly shines! Cross-generational mindset best describes how she lives her daily life. She is extremely devoted to those both younger and older than herself. She is a favorite aunt to her nieces and nephews, as well as a favorite niece to her aunts. In the church community she is so loved by many senior parishioners and sets a wonderful example to the young people in our church in terms of how to treat the elderly, and the importance of giving your time and energy to help improve their lives in a variety of ways by visiting or chauffeuring them.

Sara always brings new ideas and suggestions to Branch meetings on how to improve or add activities, including all the contact information necessary to bring these suggestions to fruition. She always comes prepared to not just belong to an organization, but to make it better by engaging herself completely and assist whenever and wherever she is needed.

It is evident to everyone that knows Sara that she truly cares about the well being of all of us. It really matters to her that people are thought of and cared for, and she leads by example. She is a true Christian in every sense of the word, and we feel very blessed that we have such an amazing young woman as integral part of Branch 1425.

Miss Sara Green has a heart of gold, and she shares that love with everyone she knows or encounters.

- article contributed with nomination

2021 FoTY Runners Up

1st Runner-Up

Mary Seaman

*Branch 1425
Ford City, PA*

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.**

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.

WE NEED YOUR VOTE!



- Voting opens January 2, 2023.
- The deadline for voting is February 28, 2023.
- All mail ballots must be postmarked by February 28, 2023 and received by the Home Office no later than March 8, 2023.
- Visit www.lcbalife.org to cast your ballot online.
- Results will be formally accepted at the Spring Board meeting and will be announced on our website and in the Summer *Direction* magazine.

As an LCBA benefit member, this is how you can affect and guide the future of LCBA – by helping to determine the leadership of our Association. Our Board consists of nine elected Directors. In this current election cycle, **four (4) seats are up for election to a four year term.**

A brief biography of each candidate follows listed alphabetically by last name. **Starting January 2nd** you can vote online at www.lcbalife.org by clicking the **VOTE NOW** link on the home page, or you can fill out and mail in the paper ballots found in this magazine. If you need help with online voting, full instructions can be found in the online voting section.



Karen Balaban, Esq.

Incumbent Candidate

Age: 69 / Harrisburg, PA

Board Member: Since 2010
100% attendance last 4 years.

Committees Served:
Governance
Nominating*

Ms. Balaban has been an LCBA member since 1979 and a member of the LCBA Board since December 2010. She has served as Chair of the Governance Committee and has recently completed 2 consecutive 2-year terms as chair of the board. With a J.D. from Duquesne University School of Law, she is admitted to practice in the Commonwealth of Pennsylvania and before the United States Supreme Court. Her legal practice areas include insurance regulation. Currently focusing on her service to LCBA, Ms. Balaban has also served on several non-profit boards: St. Patrick's Cathedral Parish Council, Catholic Diocese of Harrisburg Pastoral Council, St. Thomas More Society of Central PA, Project Mercy, Bishop McDevitt High School Board of Education, and the Susquehanna Appalachian Trail Club. Besides volunteering at her church's soup kitchen, she also assists annually at the Harrisburg homeless shelter on behalf of her church. An avid hiker, her latest accomplishment was completion of the 2,190 mile long Appalachian Trail.

CURRENT WORK
Self Employed - Concentrating in estate planning and probate

EDUCATION
JD - Duquesne University

AREAS OF EXPERTISE
Legal
Regulatory

**Current Committee*



Pat DiCesare

Incumbent Candidate

Age: 78 / Burnt Hills, NY

Board Member: Since 2014
100% attendance last 4 years.

Committees Served:
Audit/Finance
Nominating

Mr. DiCesare has been a member of LCBA for over 30 years, is Vice President of Branch 1556 (National Chapter), and is the current Chair of the Audit and Finance Committee. He is a consultant on insurance related matters to several municipalities in New York State and holds an insurance license in both New York and Florida. Mr. DiCesare has 50 years of experience in the insurance industry, having worked as an underwriter for the Insurance Company of North America, and as an account manager for a large insurance agency before forming his own successful agency. Mr. DiCesare has served on the advisory boards of several major insurance companies and was elected to the board of directors of a mutual fund where he was appointed to the SEC compliance committee. He is a graduate of Siena College and holds the Certified Insurance Counselor (CIC) designation and is also a graduate of the Dale Carnegie Training Method. Mr. DiCesare has authored numerous articles in insurance industry periodicals. He has been a member of LCBA for over 35 years.

CURRENT WORK
Insurance Advisor to Volunteer Fire Departments
Insurance Consultant to Large Property/Casualty Policyholders

EDUCATION
BS - Economics
Certified Insurance Consultant
Graduate of the Dale Carnegie Training Method

AREAS OF EXPERTISE
Insurance
Financial services



**Paul
Kenny**

Incumbent Candidate

Age: 57 / Bradenton, FL
Board Member: Since 2010
90% attendance last 4 years.
Committees Served:
 Audit/Finance*
 Nominating*

Mr. Kenny is a member of Branch 1556 and has served on the LCBA Board for the past decade. Paul serves on two committees, the Audit and Finance Committee of which he was the former chair and the Nominating Committee. He brings over 25 years of successful experience in managing financial, operational, and business development initiatives. A business degree graduate of St. Francis Xavier University in Antigonish, Nova Scotia, his particular expertise includes the development and application of key business indicators to evaluate financial operations and guide revenue growth. Paul currently serves as co-owner of Unleashed Innovation Inc., an educational consulting company devoted to literacy improvement and Executive Producer of Sounder & Friends a children’s animated television series. Mr. Kenny was formerly the President and CEO of McManis & Monsalve Associates , a management consulting firm dedicated to helping organizations large and small identify risks and opportunities for informed decision making. Mr. Kenny has also held executive positions at Coca-Cola Enterprises and Seagram Distillers, both domestically and internationally.

CURRENT WORK
 Co-Owner - Unleashed
 Innovation, Inc.

EDUCATION
 BBA - Finance

AREAS OF EXPERTISE
 Gov’t Relations/Lobbying
 Operations Management

**Current Committee*



**Walter
Losee**

Challenger Candidate

Age: 67 / Pittsburgh, PA
LCBA Member: Since 2015

Mr. Losee is the retired VP of Sales For LCBA. He was responsible for growing sales in all markets LCBA operates in. Building relationships with agent partners and developing new relationships were all part of his responsibility. He has an understanding of insurance operations and finances and is familiar with the mission and operations of LCBA. Earlier in his career he worked for West Publishing as a Territory Manager selling Legal Research Tools directly to Attorneys. Walter has also been involved in local government having served as Chairman of the Vernon Township Water Authority which spearheaded a multimillion-dollar water project that greatly improved the development opportunities in the township. He is a 1976 graduate of Pennsylvania State University. He has also been a High School Basketball and Soccer official for many years and has volunteered with the National Ski Patrol. He currently serves on the Rules and Regulation committee at the Housing development where he lives. Walter has been married for 45 years to his wife Holly and they have 2 Children who have blessed them with 5 Grandchildren. He has stated that it would be an Honor and Privilege to serve on the Board of LCBA.

RECENT WORK
 VP of Sales - LCBA
(retired 2019)

EDUCATION
 BS - Rehabilitation Education -
 Penn State

AREAS OF EXPERTISE
 Insurance
 Sales & Sales Management

**Current Committee*



**Anne
Sweigart**

Incumbent Candidate

Age: 66 / Bluffton, OH
Board Member: Since 2011
95% attendance last 4 years.
Committees Served:
 Nominating*

Ms. Sweigart has a long family history with LCBA, following in her mother's footsteps. She herself has been an active member since 1968 with Branch 1155 (Findlay, Ohio), and is currently serving as President of this active Branch. She has also served as a National Marshall under LCBA's pre-2008 delegate-based governance structure, is a past Fraternalist of the Year Award recipient, and is currently serving on the Nominating Committee for the LCBA board. Ms. Sweigart's career has been to dedicate herself to being of service to others as a Registered Nurse. The position of Emergency Department Shift Coordinator at Bon Secours Mercy Health, Saint Rita's Medical Center and House Supervisor roles have demonstrated her strong leadership skills. Ms. Sweigart continues to be of service to others as a 29 year 4-H Advisor for the Ohio State University Extension 4-H Youth Development Program. She has served on the Regional Extension Advisory Board and the county 4-H Advisory Council. In 2008 Ms. Sweigart developed her own business dealing in real estate investing and currently owns and manages rental properties and rehabs homes.

CURRENT WORK
 Nursing Supervisor -
 Blanchard Valley
 Medical Center

EDUCATION
 Owens Community College
 for Applied Science
 State of Ohio Licensed
 Registered Nurse

AREAS OF EXPERTISE
 Fraternal/Non-Profit
 Audit/Accounting/Taxes

LCBA Board - Summer Board Meeting

Friday, June 10, 2022 | National Headquarters

Present Were:

Chair of the Board – Matthew Dupee
 President/CEO – Douglas Tuttle

Directors of the Board:

Karen Balaban Pat DiCesare
 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
 Director of Customer
 Experience – Brian Young

MVP – Mike Plazony
 BKD - Ricky Brough

Friday, June 10, 2022

LCBA Summer Board Meeting

Chair of the Board Matthew Dupee called the Summer Board Meeting to order.

Approval of Minutes

A motion to approve the 2022 Spring Board minutes was made and carried unanimously.

Introduction – Brian Young

Mr. Brian Young gave an introduction of himself as the Director of Customer Experience.

Independent Auditor Presentation

Mr. Ricky Brough, BKD Engagement Executive discussed the 2021 financial statement audit which resulted in a clear insurance opinion. The Audit Finance committee recommends the 2021 Audited Financial statements be accepted as submitted. -Passed unanimously.

Strategic Plan

Mr. Mike Plazony spoke about the Strategic Plan and Org Diagnostic. Discussion ensued.

YTD Update

ADMINISTRATION

Ms. Rebecca Black spoke about death claims processed through 05/31/2022, 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.

SALES/FRATERNAL/MARKETING

Mr. Matt Barr spoke about YTD PreNeed and Final Expense production, PreNeed and CFP mix over the past three years and EPO's by month of issue. Mr. Barr also gave an update on CFP, GCI and the new Family Protector2 product. Mr. Barr gave an update on social media stats, website statistics, and chat usage. Mr. Barr also gave a fraternal update on Bereavement Benefits.

FINANCIAL UPDATE

Ms. Courtney Hagmaier spoke about Q1 Operational and Balance Sheet Highlights, 04/30/2022 YTD paid premiums, and benefit expenses. Mr. Hagmaier also spoke about Q1 Heritage Life Treaty activity.

OPERATIONS

Mr. Alex Miller spoke about the new Whole Life product integration, ERM, Annual Disaster Recovery Test and the LifePro version update. Mr. Miller also spoke about ICover, a company who offers a hosted electronic application.

CORPORATE

New Credit Card Company

Mr. Tuttle spoke about switching company credit cards to a local bank. A motion was made to approve the Corporate Resolution to obtain new business credit cards. -Passed unanimously.

CGAD – 2021

Mr. Tuttle gave an update on the 2021 CGAD.

Current LCBA Board						
	Chair of the Board of Directors Matthew K. Dupee Nazareth, PA	Karen Balaban, Esq Harrisburg, PA	Michael Courtad Pittsburgh, PA	Pat DiCesare Burnt Hills, NY Port St. Lucie, FL	Paul Kenny Bradenton, FL	Karen LeVert Durham, NC

Social Media/Governmental Affairs

Mr. Young spoke about ways to boost LCBA's social media footprint and direct to consumer opportunities.

Goals

Mr. Tuttle spoke about his goals for 2022-2023 as well as the Strategic Plan.

Committee Reports

NOMINATING

Ms. Anne Sweigart stated that everyone on the nominating committee is up for re-election. In this case Rick Suchan will oversee the nominations and elections. It was also noted that the call for nominations will be in the Summer Direction magazine.

Ms. Sweigart gave an update on the LCBA Insurance related scholarship. The nominating committee recommended the Inman Travel Plan as a new fraternal benefit.

A motion was made to accept the Iman Policy to the fraternal benefits as presented.-Passed unanimously

AUDIT/FINANCE

Approval of Auditor Report

A motion was made during the Independent Auditor Presentation.

Investment Activity

Mr. Tuttle spoke about iColi- Insurance company-owned life insurance.

A motion was made to accept investment purchases and sales from 1/1/22 through 3/31/22 - Passed unanimously.

GOVERNANCE

Policy Review

Mr. Michael Courtad stated there were no changes made to the Statement of Personal and Professional Standards of Conduct, Chairperson Position Description and Board Director Position Description than adding the logo.

Policy Review – change

Mr. Courtad stated that "the remaining term of the director. Refer to Article 3.q" was added at the end of the first paragraph under Policy in the Appointment of Interim Board Member policy.

Bylaw Change

Mr. Courtad stated there were changed made to Article 6c, per the recommendation from the PA Exam. Please see attached presentation.

A motion was made to approve the changes to the LCBA Bylaws and to file when there is an accumulation of changes.- Passed unanimously

Motion to Adjourn

Chair of the Board declared the meeting adjourned.



Robert Muth

Conneaut Lake, PA



Richard Suchan

Buffalo, NY



Anne Sweigart

Bluffton, OH



Douglas Tuttle

Erie, PA
President/CEO

**Statement of Ownership,
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BRANCH 1557 / Ephrata, PA



Branch members prepared and donated food, and volunteered their time to make sure their card party was a success. In addition to the card games there were raffles and a 50/50 drawing!

BRANCH 1557 / Ephrata, PA



September Branch meeting.

BRANCH 1557 / Ephrata, PA



Branch summer picnic.

BRANCH 1425 / Ford City, PA



November Branch meeting.

BRANCH 1425 / Ford City, PA



September Branch meeting.

BRANCH 1425 / Ford City, PA



October Branch meeting.

BRANCH 654 / Salem, OH



In November, Branch members baked 40 dozen cookies for The Banquet in Salem, which serves free, delicious meals five times a month. Several LCBA members also assisted in serving the meals.

BRANCH 2010 / Laurel, MD



August Branch meetings.

BRANCH 654 / Salem, OH



November Branch Meeting with guest speaker Dan Madden, owner of Stark Memorial Funeral Home & Cremation Services.

BRANCH 654 / Salem, OH



October Branch Meeting highlighted by paper products donated by members for the Christina House.

BRANCH 867 / Dover, OH



Hats, socks, and gloves that the Branch recently collected were displayed at the November Branch meeting that featured a guest speaker.



In Loving Memory
 Mary Margaret Kreinbrink
 February 3, 1920 ~ August 29, 2022
 Member of LCBA for 80 years.

BRANCH 1155 Findlay, OH



Dishcloth sale at the Bazaar at St. Michael's Church.

BRANCH 1155 / Findlay, OH

BRANCH 49 / Erie, PA



September Branch meeting.

BRANCH 49 / Erie, PA



November Branch meeting.

BRANCH 892 / New Philadelphia, OH



Branch members put together Christmas gift bags for Harbor House and River Glen.

BRANCH 892 / New Philadelphia, OH



Guest speaker Tuscarawas Juvenile and Probation Judge Adam Wilgus spoke at the September Branch meeting.

Milestone Employee Anniversaries



Courtney Hagmaier
Vice President - Finance/Treasurer
- 5 YEARS -

Christy Shultz
Claims Examiner
- 10 YEARS -

Samantha Toscano
Executive Assistant / Branch Coordinator
- 10 YEARS -

LCBA Employee Appreciation Party



Orthodox Members Call for Content!

Please contact us if you are interested in writing an article, highlighting an event, 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.

THE STORY BEHIND THE Christmas Tree



Who does not love the sight of a Christmas tree, but have you ever considered what it truly means? The Christmas tree is first and foremost, a symbol based on moral foundations found in many societies. After much research, here are my findings and thoughts on this long-standing tradition.

The first Christmas celebrations using an evergreen tree began in 12th century Germany. A fir tree was used to represent the "paradise tree" in what was called, mystery plays. These dramas were held outside during the Advent and Christmas seasons and the fir tree symbolized the tree of life in the Garden of Eden. The evergreen fir tree was viewed as a sign of hope throughout the winter season--hope in the promise that the rest of nature too would awaken to new life in the coming spring. The message of this symbolism was simple: through Jesus Christ we too have hope for everlasting life. Indeed, if you are Christian, Jesus Christ has become the new tree of life--the paradise tree as well as the new Adam. As such the evergreen Christmas tree reminds us that even though our earthly season must come to an end, we will have eternal life through the grace of our Lord Jesus.

It was not until the early 17th century, again in Germany; Christmas trees were brought inside our homes to represent our invitation to Jesus, to enter into our lives, to be part of our family. To this point, think of how the evergreen tree does not die or fade away or lose its needles in the winter, representing the immortality of the resurrected Christ. Ponder of how a lone evergreen tree stands in stark contrast to the surrounding bleak winter landscape.

When all of the other trees have "died" to the winter season the evergreen flourishes and brings beauty to the cold, dead world. Are these the reasons why you put a Christmas tree in your family room?

Let's reflect on the decorating of the tree. The tradition was not started to make the house festive or to make the tree match the decor in the house. Even the lights in the Christmas tree have a deeper meaning. Originally the lights used were candles and not very many of course. The candles were meant to symbolize Christ, specifically his guiding nature and gift of eternal life to us; "I am the Light of the world." says the Lord. Even today, we place lights where we wish to direct people's attention because we are drawn to lights as a natural behavior. Before electricity if you traveled at night, it was extremely dangerous. They did not have outdoor lighting, so candles gave off enough light to see where you were going so that you did not stumble and fall. Jesus came into the world to guide us safely to our Heavenly reward. I recently read that the candle provides light and warmth by consuming its own substance, the wax. So, too, did Jesus

give of his own substance--his earthly life--so that we might find and follow His divine light. Once we have found this divine light for ourselves; we too are enabled, through the power of the Holy Spirit, to give of ourselves to others.

At the very top of the tree, was placed the largest of lights representing the Star of Bethlehem. Just as the star led the wise men to the baby Jesus, this light guides us to the tree that stands as a reminder of His birth. As the tradition evolved, some people began to place an angel at the peak of the tree as a representative of the host of angels that heralded the birth of our Lord. Angels, the citizens of Heaven's community, share in the same joy that the people of Earth feel toward the birth of Jesus. This symbol reminds us of their acclamation, "Do not be afraid, for behold, I bring you good news of glad tidings which will be for all people; for unto you is born this day in the city of David a Savior, who is Christ the Lord. Glory to God in the Highest and peace on earth and goodwill to all."

What about the ornaments, once symbols of festivity, now steeped with deep and memorable family meanings; they represent the many prayers and favors that we bring to Jesus to hold and handle for us. Aids and burdens that Jesus has taken into his arms, throughout the years of our mortal lives, our children, our treasures, our talents, our challenges, and our shortfalls. As we gather our family to decorate the Christmas tree, do we share these representations with them? When you hang your child's first ornament on the tree each year, do you place it carefully and securely in the branches, thanking our Lord for this precious gift and symbolically place your son or daughter back into the arms of Jesus; the true reason of the season?

Christmas is the feast of love, where we share gifts with each other as Christ shared with the world His unending love. Of course, the gifts we place under the tree symbolize the gifts the Magi delivered to Mary shortly after the birth of her son. By the way, did you know that is why we open birthday gifts after the date of birth and not before? As Jesus preached the "New Law", to love one another as I have loved you; we show love to each other as we would if Jesus Himself were here to receive our birthday gifts to Him.

It is my prayer for you, when you see a Christmas tree, that you reflect on the true meanings it represents. And as we wake up Christmas morning, may we un-wrap the gift that our Lord wants most of all, the gift of giving our life back to Him through our love for one another.

Anthony "Tony" Boquet, is the author of "The Bloodline of Wisdom, An Awakening of a Modern Solutionary", and a parishioner of St. Philip Catholic Church, Franklin, TN.

APPLICATION PERIOD OPENS FEBRUARY 1st!



IT'S ALMOST TIME TO APPLY FOR

SCHOLARSHIPS

Have a child, grandchild, or great-grandchild going to camp this summer, attending a Christian school next year or working on their college degree?

Post-Secondary Scholarship

This program provides for 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.

Transcripts are required. Applicant may be eligible for additional entries based on academic performance, LCBA membership and LCBA fraternal involvement (see *Bonus Entry Criteria* section online).

Elementary/Secondary Scholarship

Twenty scholarships of \$350 are awarded each year via a lottery. Scholarships are not automatically renewable. However, students may apply and/or reapply each year.

Student applicants may attend any accredited Christian elementary or secondary school in the United States and must be entering kindergarten to 12th grade.

Camping Scholarship

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. Scholarships are not automatically renewable. However, campers may apply and/or reapply each year.

GENERAL SCHOLARSHIP INFORMATION

The information below applies to ALL scholarships.

ELIGIBILITY

- Applicant must be a Benefit or Agency member or be the natural or legally adopted great-grandchild, grandchild or child of such member. Membership status must be established prior to the application deadline and remain eligible until the deadline. Should a member apply and qualify as of the application date but die subsequently, the child is still eligible.

GUIDELINES

- Scholarships will be awarded by lottery from eligible applications.
- **Applications will be accepted annually starting February 1.** If February 1 falls on a weekend, then the start date will be the next business day.
- The application period closes May 1 each year. Mailed applications must be postmarked May 1 or earlier, and received by May 8. Online applications must be submitted by 11:59:59PM (ET) on May 1.
- The applicant may only apply once each year but may be awarded additional entries to the drawing.
 - ▶ Each applicant will get an additional entry for every current benefit member (parent, grandparent, great-grandparent) with an active LCBA certificate listed on the application.
 - ▶ Every member who applies for a scholarship online at www.lcbalife.org will receive one additional entry.

SCHOLARSHIP PROCESS

- Scholarships will be awarded by random drawing. Selections are final.
- LCBA will screen applications for the eligibility requirements.
- Only one scholarship may be provided per applicant per year, regardless of the number of times their name may be drawn.
- Scholarship recipients will be notified by June 1 of the year in which the scholarship is awarded. Announcements will also be made in *Direction*.
- LCBA reserves the right to modify, suspend or terminate this program without prior notice. Such action would not affect the scholarships in process.

Visit www.lcbalife.org for full details or call 800-234-5222.

2023 Scholarship Application▶ Only **ONE** application per recipient will be accepted. ◀**APPLICATION / TRANSCRIPT* DEADLINE IS MAY 1st***All entries must be postmarked by **May 1st** and received by **May 8th**. ALLOW ENOUGH TIME FOR MAILING!***SCHOLARSHIP RECIPIENT**

				DOB		Sex	<input type="checkbox"/> M <input type="checkbox"/> F
Is the recipient an insured on an LCBA certificate?		<input type="checkbox"/> NO <input type="checkbox"/> YES	If yes, certificate #:				
First Name			Last Name				
Phone			Email				
Address			City		State		Zip

WHO IS FILLING OUT THIS APPLICATION? Parent/Guardian Recipient *(This section's information will be used for communication.)*

First Name			Last Name				
Phone			Email				
Address			City		State		Zip

ENTRIES FOR LCBA BENEFIT MEMBERS - List certificate numbers for parents/guardians, grandparents, and great-grandparents

Certificate #	Name	Relation to Recipient

SCHOOL / CAMP INFORMATION - Select scholarship(s) applying for. *(You may apply for more than one on this application)*

<input type="checkbox"/> ELEMENTARY / SECONDARY	<input type="checkbox"/> POST-SECONDARY	⚠ TRANSCRIPTS FOR POST-SECONDARY SCHOLARSHIPS ARE DUE BY MAY 1ST!					
Name of Institution				Enrollment Date			
Address			City		State		Zip
Contact Name			Phone		Tuition		

*** For POST-SECONDARY SCHOLARSHIPS ONLY, you must send your official transcripts in a sealed envelope from your school to LCBA (address below). If your school uses an online system please have the link emailed directly to scholarships@lcbalife.org. Applications without qualifying transcripts will not be considered.**

<input type="checkbox"/> CAMPING							
Name of Camp				Date Attending			
Address			City		State		Zip
Contact Name			Phone		Cost		

Send completed application and/or transcripts to:

Email: scholarships@lcbalife.org
Subject: Scholarships

OR

Mail: ATTN: Scholarships, LCBA,
 PO Box 13005, Erie, PA 16514-1305

I give permission to LCBA to use recipient's name and/or images to promote LCBA and its scholarship programs. A photograph will be requested from winning candidates. If recipient is under 18 and is awarded a scholarship, a parent/guardian signature will be required if not already on file. *(See LCBA's privacy policy online for complete details.)*



PO Box 13005
Erie, PA 16514-1305

Do You Love to Travel?

Our **age 50+** members can apply for an educational travel scholarship!

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

- Applicant must be a benefit member. The LCBA life or annuity certificate qualifying the applicant must be issued no later than the application deadline.
- Applicant must be 50 years of age as of the application deadline.



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 January 2 - February 28!

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

LCBA's Privacy Policy

Protecting the privacy of your financial and medical information has always been and will continue to be a matter of top priority to the Loyal Christian Benefit Association (LCBA). When used in this notice, the following terms have the meaning shown.

Public information means information that is lawfully available to the general public from: federal, state or local government records; widely distributed media; or, disclosures to the general public that are required to be made by federal, state or local law.

Non-public information means personally identifiable financial and medical information. It also means any list, description or other grouping of individuals, and publicly available information pertaining to them, that is derived from any personally identifiable information that is not publicly available.

Consumer reporting agency means an entity which regularly provides reports (Consumer Reports[®]) including information regarding an individual's: general reputation, character, personal characteristics or mode of living and financial status. The information may be obtained through interviews with the individual or third parties such as the individual's: business associates, family members, friends, neighbors, acquaintances or financial sources.

We obtain information about you from the following sources:

- ▶ information that you provide to us in an application or other form (such as name, address, social security number, etc.);
- ▶ medical or health care providers as needed for underwriting insurance or processing claims (such as medical history, death certificate, etc.);
- ▶ information about your transactions with us (such as premium payments, loans, claims, etc.) or others; and
- ▶ information that we may receive from a consumer reporting agency.

We do not disclose any personal, non-public information about you to anyone, except as permitted or required by law. We will not disclose any personal medical information about you, except as permitted by law or as you may authorize. We only disclose non-public information as needed for LCBA to provide insurance, insurance functions and fraternal benefits to you.

We restrict access to your personal, insurance and medical records to those of our employees who need to know that information in order to provide insurance, insurance functions or fraternal benefits to you. We are, and will continue to be, vigilant in the safeguarding of your personal financial and medical information. We maintain physical, electronic and procedural safeguards to comply with federal and state regulations regarding the safeguarding of non-public information.

We are required, at least annually, to provide our privacy policy to our customers. You can also read this privacy policy online at www.lcbalife.org.