

direction



Quarterly Edition

A QUARTERLY PUBLICATION OF
LOYAL CHRISTIAN BENEFIT ASSOCIATION

FALL 2023

Don't forget to stop and
Jump
in the
Leaves
once in a while...

Vol. 23
Issue Q3

Statement of Financial Position

As of June 30,

Assets	2023	2022
Bonds	109,402,445	102,947,032
Mortgage Loans	500,000	-
Real estate	1,452,133	1,485,218
Certificate loans	900,247	987,996
Cash & cash equivalents	2,924,056	3,437,177
Investment income due	1,261,733	1,211,473
Other assets	1,345,398	1,256,780
Total Assets	117,786,012	111,325,676
Liabilities & Surplus		
Certificate reserves & claims	94,084,423	86,107,884
Deposit accumulations	5,768,418	6,002,154
Other liabilities	1,556,790	1,544,094
Investment reserves	6,692,693	7,143,725
Unassigned funds	9,683,688	10,527,819
Total Liabilities & Surplus	117,786,012	111,325,676

Summary of Operations

Through June 30,

Income	2023	2022
Life premiums	5,083,711	5,135,623
Annuity premiums	3,159,904	2,620,869
Investment income	2,516,865	2,346,316
Other income	529,548	743,743
Total Income	11,290,028	10,846,551
Member Benefits & Expenses		
Death benefits	2,146,688	2,008,483
Other member benefits	2,878,042	2,705,921
Reserve changes	4,311,677	3,500,588
Operating expenses	2,667,880	2,722,916
Dividends to members	215,570	161,068
Total Benefits & Expenses	12,219,857	11,098,976
Net Income	(929,829)	(252,425)



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Loyal Christian Benefit Association

Direction (ISSN #1040-7596)- Issue 23-3

PO Box 13005, Erie, PA 16514-1305

LCBA BOARD OF DIRECTORS

Chair of the Board of Directors

Matthew Dupee, *Nazareth, PA*

Board of Directors

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Michael Courtad, *Pittsburgh, PA*

Pat DiCesare, *Port St. Lucie, FL*

Paul Kenny, *Bradenton, FL*

Karen LeVert, *Durham, NC*

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holiday closings:

Columbus Day

Mon, Oct 9

Thanksgiving

Thu, Nov 23 / Fri, Nov 24

Christmas

Mon, Dec 25 / Tue, Dec 26



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company/1329096

With the fall season comes the harvest, and the celebration of another growing season coming to an end. However, here at LCBA our growing season is just beginning! As we plan and work toward the next steps for our association, it's cultivating and growing our people that has the greatest impact on the future. I am so tremendously proud of all our employees who have dedicated themselves to our members and our mission, and excited to add the talents of some great folks who have recently joined our group. Let's not forget our Board of Directors for the job they do casting vision and overseeing the health of our society. They have been working through some critical functions this past year regarding the strategic path, and future leadership at LCBA. It's only because of their dedication, professional experience, and diverse backgrounds that they can provide such a positive impact and influence on our future. I'm excited to celebrate long time board member, Pat DiCesare, who has spent a lifetime dedicated to the insurance industry, who recently earned Emeritus status from the Society of Certified Insurance Counselors. Congratulations, Pat!

Our quarterly financial statement (*page 1*) continues to show total asset growth, and a growing reserve to cover our members' benefits. Total operating expenses are continuing to increase gradually as we invest in future financial product offerings and the team needed to not only bring them to market, but to increase our service capability as well.

The world around us continues to change, and we are working toward ensuring we have the tools in place to move the heritage and legacy of LCBA into the future. Investments in technology are providing ease of use with e-applications, faster issuance of new business with automation, and greater security for our operating systems and critical data.



Another exciting part of fall is the anticipation of LCBA Branch parties! We are so blessed to share in the upcoming holiday season by attending branch gatherings. I hope to get out and see some of our wonderful volunteers who share the light and love of Christ in all they do.

With so many reasons to be proud of our people and processes, I am careful not to be prideful, but to exercise humbleness and humility, knowing we are called to be diligent and do our best. I hope you will join me in reading through this issue of *Direction* and feel the same as we share an update and celebrate all that is Loyal Christian Benefit Association.

Ecclesiastes 3:12-13 – "I know that nothing is better for them than to rejoice, and to do good in their lives, and also that every man should eat and drink and enjoy the good of all his labor--it is the gift of God."

Grace and Peace,

Brian Young
Director of Customer Experience

2023 SCHOLARSHIP WINNERS

CONGRATULATIONS TO ALL OF OUR WINNERS!

ELEMENTARY/ SECONDARY \$350

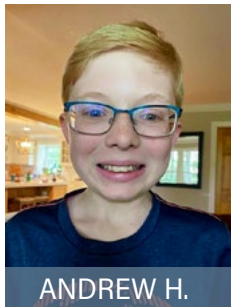
- Twenty scholarships of \$350 are awarded each year via a lottery.
- Student applicants may attend any accredited Christian elementary or secondary school in the United States and must be entering kindergarten to 12th grade.



ABIGAIL C.



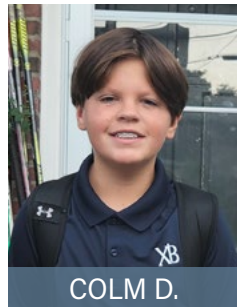
ALEXANDER R.



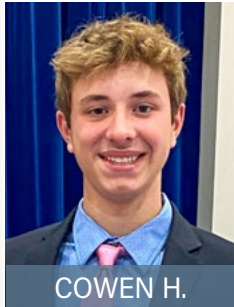
ANDREW H.



BIANCA B.



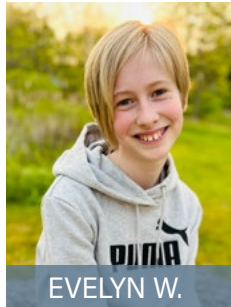
COLM D.



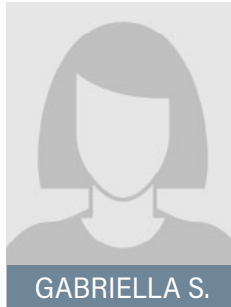
COWEN H.



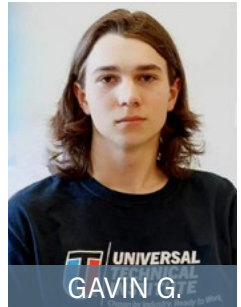
EMERSON G.



EVELYN W.



GABRIELLA S.

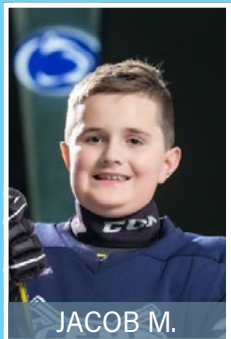


GAVIN G.

"We are so grateful to receive this LCBA scholarship. Jacob's education is very important to us and this gift helps him to continue at the far-superior Lock Haven Catholic School in Lock Haven, PA. Jacob is both a young scholar and athlete. He plays baseball in the spring and hockey year-round for the State College Icercs. Despite his many evening and weekend obligations he also maintains a 4.0 GPA. He is only 9 years old but he is learning the value of education and commitment. Thank you for helping him (and us!) have access to a first rate education that will impact him as he grows and far into his adult life." - Nicole and Michael M.



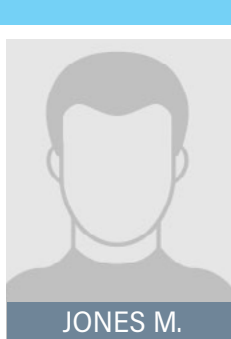
GINO A.



JACOB M.



JAMES C.



JONES M.



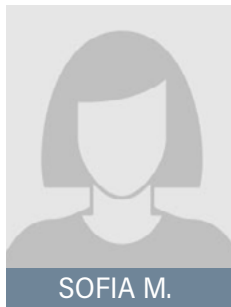
MARGARET MARY S.



PATRICK T.



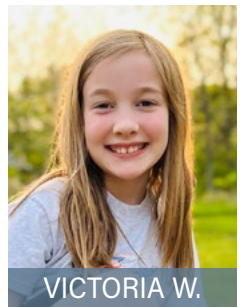
SAMUEL T.



SOFIA M.



TATUM M.



VICTORIA W.

CAMPING

\$200

- ▶ 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.



AUSTIN G.



BIANCA B.



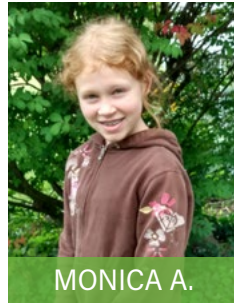
EMERSON G.



EMILY K.



JAMES M.



MONICA A.

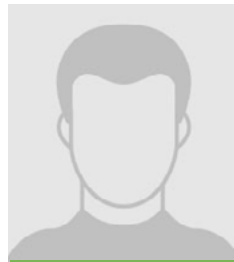
"The LCBA summer camp scholarship is such a blessing! My daughter was able to attend a 5-night overnight camp experience which was both fun and faith-filled. She loved being outdoors and doing new activities, such as archery. Making friends and singing around the campfire were favorites too. Thank you for helping our family be able to send her to camp this summer!" - Stephanie K.



MONICA K.



PETER A.



REID L.

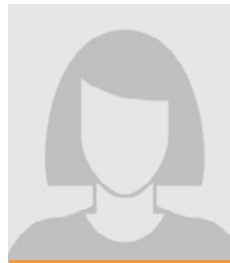


TAYLOR P.

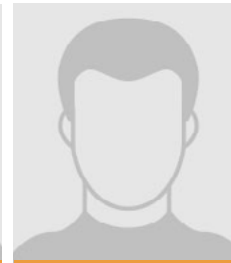
POST-SECONDARY

\$2500

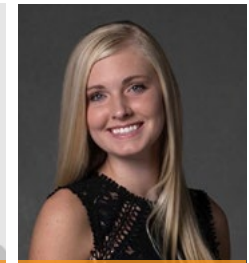
A maximum of five \$2,500 one-year scholarships via a lottery for students attending or entering an accredited degree or certificate granting institution and working towards their first degree/certificate.



GRACIE C.



JOSEPH O.

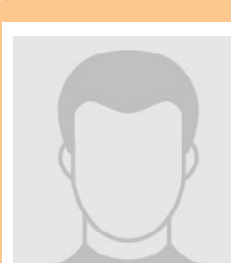


LAUREN G.

"I am honored and grateful to have been selected as a recipient of the LCBA Post-Secondary Scholarship. This scholarship will aid in furthering my academic career at New York University as I enter my junior year. Being able to attend NYU has completely changed my life and allowed me to reach my full potential as a student. This being said, I feel extremely grateful for this scholarship because last summer I had an unpaid internship. While I gained valuable experience and knowledge, it made this past year difficult in making ends meet. I have paid employment now, but finances are still extremely tight. Now, thanks to the LCBA Post-Secondary Scholarship, I am able to continue on my path of academic growth and integrity with less financial worry, as I commence the second half of my undergraduate career." - Maria R.



MARIA R.



RYLAN W.

TO LEARN MORE

about scholarships for your children, grandchildren and great-grandchildren visit lcbalife.org. The application period opens each year in February and applications are due by May 1st.



BRANCH 1557 / Ephrata, PA

At their June meeting Branch 1557 welcomed two speakers from "Welcome Home Thrift & More" in Adamstown, PA, which helps underprivileged and needy people in their communities. They are also affiliated with H.O.M.E. International and are presently helping to support a girls orphanage in India.

welcomehomethrift.com
supporthomeinternational.com



BRANCH 1557 / Ephrata, PA



July Branch meeting.



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 1155 / Findlay, OH

June Branch meeting.



BRANCH 1155 / Findlay, OH

June bake sale.

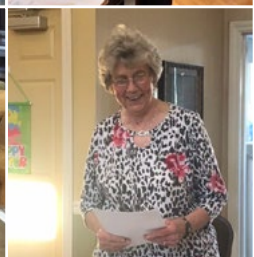


BRANCH 654 / Salem, OH



Branch 654 welcomed Brenda Reidy "Nina" Hamilton of Nina's Closet in Salem, OH to speak at their April meeting. Across the nation, 4% of all kids — more than 2.65 million children — are in kinship care. In this arrangement, relatives raise kids when their parents cannot care for them. Nina's Closet is there to help the families with clothing, personal items, toys and a shoulder to lean on.

The location also serves as the OhioCAN Change Addiction Now Columbiana County office, with Nina's Closet a project of the non-profit which caters to families dealing with addiction.





BRANCH 49 / Erie, PA

Branch 49 distributed trays of cookies to a number of local fire stations and Emmaus Kitchen.



BRANCH 49 / Erie, PA

July Branch meeting.



BRANCH 1425 / Ford City, PA

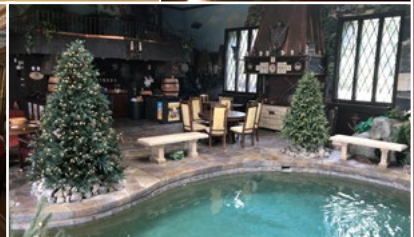
Branch members helped with the distribution of summer grab 'n' go lunches which are free to all children in Armstrong County.



BRANCH 1425 / Ford City, PA



Branch members took a trip to the Bayernhof Music Museum included a 2 hour guided tour, built by eccentric millionaire Charles B. Brown the third. This 19,000 sq ft house includes 10 fireplaces, three powder rooms, six bedrooms and 3 kitchens. The house contains hidden doors, secret passageways, an indoor swimming pool with a 10 ft waterfall, a rooftop observatory complete with a dome that opens and rotates for a clear view of the stars through the 16 inch Celestron Schmidt Cassegrain reflecting telescope. The most unique feature in the home is a cave that connects the lower level to the main floor. Highlights included 2 family rooms a luxurious boardroom, private office, dining room that seats 16, and a master bedroom with its own private kitchen, sauna, tanning room shower & oversized jacuzzi. 13 wet bars in the house for guests. Charles collected old, rare, automated music machines, which number over 150. Many are one of a kind or extremely limited additions and all are fully restored. In addition, there are hundreds of other collections, like Hummels and many German made items.



BRANCH 1425 / Ford City, PA

Branch members helped with refreshments for runners at the 5k race during Ford City July Celebration Day.



BRANCH 1425 / Ford City, PA

Branch members helped with the distribution of summer grab 'n' go lunches which are free to all children in Armstrong County.



BRANCH 867 / Dover, OH



Branch 867 sold handmade items and held a few raffles to raise money during the St. Joseph Festival.



BRANCH 867 / Dover, OH

June Branch meeting.



BRANCH 867 / Dover, OH

September Branch meeting.





BRANCH 1290 / Altoona, PA

Christian Mothers Annual Retreat.



BRANCH 1290 / Altoona, PA

Christian Mothers had a gift basket raffle at the Saint Mary's Church Annual Picnic.



LCBA's BROOM Award rewards our Branches with points for improving their communities through time, effort, and fundraising. At the end of the year those points translate into a monetary award (Platinum, Gold, Silver, & Bronze) that they can use to further benefit their communities! The BROOM Award will reward our Branches with points for submitting anything from monthly meeting minutes to a nominee for the Fraternalist of the Year. **Branches can be awarded up to \$2,500 annually just for reporting the good works that they are already doing!**

4 Reasons to use the BROOM Award Point System:

1. When Branches provide us with information on your upcoming events, we can help publicize them.
2. We want to be able to offer additional ways to earn money for use in support of your local community.
3. We need the information we're asking for to document your activities and enable us to justify our non-profit status.
4. We send the information obtained in our reports to the American Fraternal Alliance, our trade association.

2022 BROOM Award Winners

PLATINUM AWARD - \$2500

Points Needed – 5,000

Branch 1557 Ephrata, PA

Branch 1425 Ford City, PA

Branch 867 Dover, OH

GOLD AWARD - \$1500

Points Needed – 3,500

Branch 654 Salem, OH

Branch 1290 Altoona, PA

Branch 1155 Findlay, OH

Branch 49 Erie, PA

Branch 892 New Philadelphia, OH

SILVER AWARD - \$500

Points Needed – 2,500

NONE

BRONZE AWARD - \$250

Points Needed – 1,000

Branch 1198 Altoona, PA

Branch V001 Buffalo, NY

Branch 1538 Linesville, PA

LCBA Board - Spring Board Meeting

Friday, April 21 & Saturday, April 22, 2023 | 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	Richard 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
Parkway Advisors - Theron Holiday
Allen Bailey & Associates – Thomas Wurfel

Friday, April 21, 2023

LCBA Spring Board Meeting

Chair of the Board Matt Dupee called the Spring Board Meeting to order.

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Approval of Minutes

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

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Actuarial Presentation

Mr. Thomas Wurfel from Allen Bailey & Associates presented and spoke about the 2022 Cash Flow Testing results, 2021 mortality in the United States, and SOA COVID-19 mortality study and COVID-19 impact.

.....

Investment Presentation

Mr. Theron Holladay from Parkway Advisors gave a portfolio review as of 12/31/22 and spoke on corporate sector distribution, LCBA assets vs liabilities, US Treasury Yield Curve and portfolio holdings.

.....

Saturday, April 22, 2023

2022 Wrap up and YTD 2023

OPERATIONS

Mr. Alex Miller spoke about the cyber incident on 03/31/2023, post event mitigation and iCover automation.
 Mr. Brian Young spoke about ERM and Strategic planning as of 04/12/2023.

FINANCIAL UPDATE

Ms. Courtney Hagmaier spoke about 2022 Operational and Balance Sheet Highlights, YTD Paid Premiums, benefit expenses and expense analysis.
 Ms. Hagmaier also spoke about 03/31/2023 YTD paid premiums and benefit expenses, YTD expense analysis and the 2022 Audit.

SALES/FRATERNAL/MARKETING

Mr. Matthew Barr spoke about the sales reference key and 2022 Year end stats.
 Mr. Barr also gave an update on 2023 Q1 stats, PND/GCI update, FPII update and fraternal stats.
 Mr. Barr gave a fraternal update on Bereavement Benefits, Road Scholar, and 2022 Branch BROOM Award winners.
 Mr. Barr also gave an update on our website statistics, social media presence, and chat usage.

ADMINISTRATION

2022 Admin Stats

Ms. Rebecca Black spoke about 2022 death claims processed as well as applications received and issued in 2022.

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

Statement of Ownership,
Management, & Circulation
(Required by 39 U.S.C. 3685)

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14. Issue Date for Circulation Data Below.....	10/2023
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2. Paid In-County Mail Subscriptions.....	0
3. Sales through Dealers and Carriers, Street Vendors and Counter Sales.....	0
4. Other Classes Mailed Through the USPS.....	0
C. Total Paid and/or Requested Circulation.....	860
D. Free Distribution by Mail (Samples, Complimentary, and Other Free)	
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2. In-County.....	0
3. Other Classes Mailed Through the USPS.....	0
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G. Copies Not Distributed.....	0
H. Total.....	910
I. Percent Paid and/or Requested Circulation.....	94.5%
16. Publication of Statement of Ownership.....	Fall 2023
17. Signature and Title of Editor.....	Michael Mursch Editor

2023 Year to Date Admin

Ms. Black spoke about YTD death claims processed through 03/31/2023 and YTD applications received and average days from application received to policy issue.

COVID Stats

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

CORPORATE

Mr. Doug Tuttle spoke about the CGAD filing that is due on 06/01/2023.

Committee Reports

NOMINATING/FRATERNAL

Review

Ms. Anne Sweigart spoke about the review of the existing fraternal benefits and gave an update on the insurance related scholarships.

Election Results

Mr. Suchan announced that the incumbents Anne Sweigart, Karen Balaban, Paul Kenny and Patrick DiCesare have been re-elected.

A motion was made to ratify the 2023 Election results.-Passed unanimously

AUDIT/FINANCE

Investment Activity

A motion was made to accept the purchases as presented.-Passed unanimously

GOVERNANCE

Board of Directors Full Board Evaluation

Mr. Courtad stated there are no recommended changes to the Board of Directors Full Board Evaluation.

Full Board Evaluation Policy

Mr. Courtad stated there are no recommended changes to the Full Board Evaluation Policy.

Board Travel Expense and Reimbursement Policy

Mr. Courtad stated there are no recommended changes to the Board Travel Expense and Reimbursement Policy.

Nominating Committee Charter Amendment

A motion was made to add a "Conflict" provision the Nominating Committee Charter Amendment.
-Passed unanimously

Budget and Projections

Mr. Tuttle spoke about the 2023 Sales Projections and 2023 Expense Budget with 2022 Actuals.

A motion to approve the final 2023 Expense Budget was made and carried unanimously.

Annual Resolutions

Charter Recommendations

Insurance Related Resolutions

Mr. Tuttle recommended no change to the existing Insurance Resolutions.

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

Corporate /Fraternal

The Fraternal Resolutions approval was moved to the Summer Board meeting, after the nominating committee approves the changes to current Fraternal benefits.

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



LCBA Employee Picnic



BRANCH 1556

Meals On Wheels Donation



This year for the Erie Gives campaign, LCBA- National Branch 1556 was fortunate to donate \$2,500 to Meals On Wheels Erie. What Meals on Wheels does for our community goes above and beyond just delivering food. They have conversations with their participants and often times are a source of connection for many elderly people who may be shut-in or homebound or isolated from the outside world.

We thank Meals on Wheels for their contribution to the Erie community!

START HEARING

An affordable solution to hearing loss

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



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



Hearing Health

- Annual hearing consultations for you and your family
- Access to a nationwide network of 3,000+ hearing professional locations



Better Hearing

- Exclusive discounts on all Start Hearing hearing aid technologies and styles
- 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

BENEFIT SPOTLIGHT



OSA Messenger
Orthodox Publication of LCBA, Orthodox Division • Est. 1890 • Insurance for Orthodox Christians

Orthodox Members Call for Content!

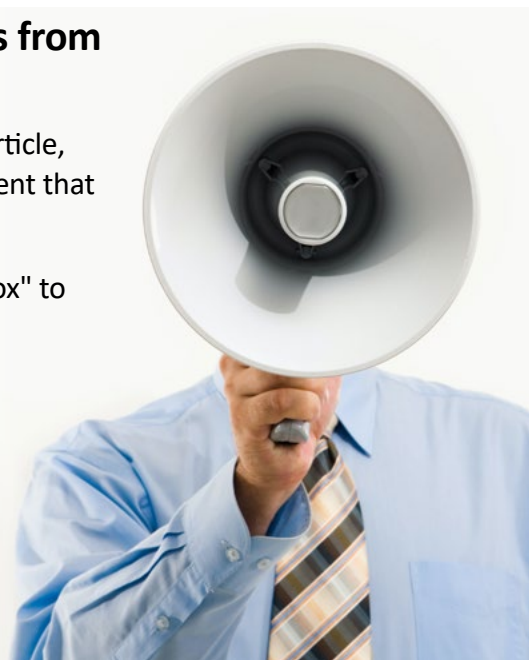
We are looking for content submissions from our Orthodox members.

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 murschm@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.



ORTHODOX DIVISION



PO Box 13005
Erie, PA 16514-1305

Where are you going this year? Have you planned ahead in case the unthinkable should happen?



by Inman.



Many times the death of a loved one occurs while they are away from home. Families are left with the added burden of what do they do now? Provide you and your family peace of mind by planning for the unthinkable. The Travel Plan by Inman assists in bringing a loved one home if death occurs more than 75 miles from their legal residence.

Included in the one-time \$450 fee:

- ▶ Contacting a licensed funeral home or mortuary near the place of death
- ▶ Transporting the deceased from the place of death to the funeral home or mortuary for preparation
- ▶ Preparation of the deceased for transport
- ▶ Securing all documentation for shipping including one death certificate
- ▶ Placing the deceased in appropriate shipping container
- ▶ Arranging for transportation to their local funeral home

The Only Travel Plan
Backed By
Inman Shipping
Worldwide

For a one-time fee, the Travel Plan by Inman provides a lifetime of travel protection.

For additional support and/or questions, contact Bridget or Melissa in the home office at 800-234-5222 or visit simplehpp.com/travelplan/lcba to sign up!

Average Repatriation Expenses

Relieve your family of the stress and financial implications in bringing you home should death occur 75 miles or more from your legal residence. Without the Travel Plan by Inman, these costs may range from \$1,500 - \$15,000.

NORTH & CENTRAL AMERICA



Domestic, Southwest from Mexico and Central America:

Florida to Midwest and Northwest	\$1,500	-\$ 2,500
Hawaii to Midwest	\$2,500	-\$ 3,500
Arizona to Northwest	\$1,500	-\$ 2,500
West Coast to East Coast	\$2,000	-\$ 3,000
Southwest to Northeast	\$2,000	-\$ 3,000
Mexico to Southwest	\$5,000	-\$ 6,500
Central America to Southwest	\$9,000	-\$14,000
El Salvador to Southwest	\$7,500	-\$ 9,000

EUROPE



To the USA from:

Italy	\$10,000
England	\$ 5,500
France	\$ 8,500
Germany	\$ 7,500

AUSTRALIA



To the USA from:

Sydney	\$ 7,500
New Zealand	\$ 6,500

AFRICA



To the USA from:

South Africa	\$10,000
Zimbabwe	\$12,000

ASIA



To the USA from:

China	\$20,000
Japan	\$11,500
South Korea	\$10,000
Philippines	\$ 7,000

SOUTH AMERICA



To the USA from:

Brazil	\$ 8,500
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MIDDLE EAST



To the USA from:

Iran	\$10,000 - \$14,000
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