

# direction



A quarterly publication of Loyal Christian Benefit Association

Vol. 18 | Issue 3



## PRESIDENT'S MESSAGE



*“If you fail to plan, you are planning to fail.”*

**- Benjamin Franklin**

LCBA was built on the principle of planning ahead not only for ourselves but our loved ones too. If Life Insurance is not the poster child for planning ahead I am not sure what is. The products and benefits we offer our members reflect our idea of proper future planning and one of the newest is the Lifestyle Benefit Packages we just recently rolled out to our membership.

No, of course you cannot plan when you are going to be sick or when you will need surgery, but you can safeguard for these expenses by having an additional plan in place. The Lifestyle Benefit Packages help eliminate or reduce the cost of these expenses. We know your family’s health is a priority and these packages help you spend less on healthcare without compromising on quality medical advice.

These convenient benefits help you save money throughout the year for as low as \$15\* per month. They include: Chiropractic Care, Vision, Dental, Doctors Online, Long Term Elder Care, Teladoc, Wellness Online, Diabetic Supplies, Roadside Assistance and Pet Care Savings. Not only will these benefits cover you but they also include your spouse (or legal domestic partner) and legal dependents, they can be used as many times as needed with no health restrictions and providers are nationwide.

I encourage you to take a look at page 9 of this issue to learn more about these benefits. If you have questions please contact us at 1-800-234-5222 or visit [www.lcbalife.org](http://www.lcbalife.org) to learn more.

Thank you,

A handwritten signature in black ink, appearing to be 'D Tuttle', with a long horizontal line extending to the right.

Douglas Tuttle  
*President & CEO*

(\* +One-time application fee of \$3.95.)

**Direction**

**Publisher**- Douglas Tuttle, *Erie, PA*  
email: [tuttled@lcbalife.org](mailto:tuttled@lcbalife.org)

**Executive Editor** - Michael Mursch, *Erie, PA*  
email: [murschm@lcbalife.org](mailto:murschm@lcbalife.org)

**Art Direction** - Michael Mursch, *Erie, PA*

**Chair of the Board of Directors**

Karen Balaban, Esq, *Harrisburg, PA*

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**Multimedia Department**  
Attn: Michael Mursch  
LCBA / Direction  
PO Box 13005, Erie, PA 16514-1305

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**2017 Fraternalist of the Year!**

Congratulations to Carmella Shirley of Branch 1425!



**Road Scholar Trip Report**

Neil and Karen Ormiston recount their trip to Grand Canyon National Park.

**ROAD SCHOLAR®**



**2018 Scholarship Winners!**

See the winners of our 2018 Elementary/Secondary, Post-Secondary, and Camping Scholarships!



**Hiking the Appalachian Trail**

Follow LCBA Board Chair Karen Balaban's hike to finish the entire trail.

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**business hours:**

Monday - Friday: 8:00 a.m. - 4:15 p.m.



**holiday closings:**

**Columbus Day:**  
Monday, October 8

**Thanksgiving:**  
Thursday, November 22  
Friday, November 23

**Christmas:**  
Monday, December 24  
Tuesday, December 25



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# BRANCH EVENTS



Branch members meet bi-weekly to trace & cut out patterns to donate to Gain USA to be made into sanitary pads for women in impoverished countries and distributed by missionaries who also offer biblical teachings.

June Branch Meeting

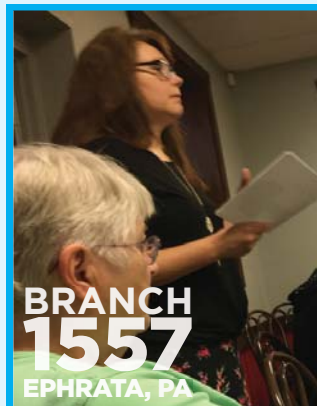


Branch 1557 hosted Haus and Pinochle Card Parties throughout the summer where you could play various card games, enjoy lunch along with homemade baked goods and possibly win a raffle item! These events are made great because of the time and effort contributed by our Branch members!



Branch members enjoyed a guided tour of the Moravian Church Square in Lititz, PA. Church missionaries traveled across the Atlantic from Moravia in the early 1700's and in 1756 established this community on 491 acres of donated farmland which became the village of Lititz.

The Moravian Church is the world's oldest international Protestant denomination, serving Christ since 1457.



At their August meeting, Branch 1557 welcomed speaker Joy Ashley from Ephrata Area Social Services, a non-profit organization that has joined a hub of other non-profits to help the needy in our community by providing food, transportation, and many other services.

# BRANCH EVENTS



Getting prepared for and enjoying the annual Mother Other Banquet.



June meeting with guest speaker Tuscarawas County Commissioner, Joe Sciarretti, who gave an update about the county's growth and financial health.



Branch 867 and the Crafty Ladies had a booth selling crafts for the St. Joseph Festival. They also had a silent auction featuring Cleveland Indians tickets, a hand-made dollhouse and a painting by Father Jimmy.



Branch members helped local librarians get a head start for the upcoming school year by covering school books.



Bob Evans Restaurant Manager Sal Salvino, presented a check to Rose Bedell, Branch President, for the branch's recent "Dine To Make A Difference Day". This day long event raised a total of \$309!



Michael Humanic, Branch President, Flo Huminac, Branch VP and Glenn Schmidt, Treasurer present Fr. Hamless of St. Philip's Church with a check from the annual FRYday Fish Fry Fundraiser.

## BRANCH EVENTS

### 2017 BROOM AWARD WINNERS

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

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

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

**Branch 1557 (Ephrata, PA)**  
President Susan Suit

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

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

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

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

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

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

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

**Branch 1290 (Altoona, PA)**  
President Sarah Jubeck

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

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

**Branch 51 (Cleveland, OH)**  
President Karen Poss

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

**Branch 1415 (E. Toledo, OH)**  
President Rebecca Crabtree



Branch members visited St. Nicholas Church in Millvale, PA, home of 25 murals by Croatian-American artist Maxo Vanka. In its day, the works were hailed as a daring landmark in modern ecclesiastical art, and portray his abhorrence of injustice and war. On the tour the docent explained the significance of each of the murals, as well as the restoration process, expense, and fund raising necessary to continue the restoration and preservation of these treasures.



Branch Members and parishioners celebrated the Feast of the Sacred Heart on June 8th with a special mass and a breakfast buffet in the parish hall.



Branch 892 celebrated their 111<sup>th</sup> Anniversary with a luncheon in the home of member, Joyce Belknap. The Branch June meeting followed.



At their June meeting Branch 49 members welcomed guests from EUMA (Erie United Methodist Alliance) Kate Hiles, Development Director and Stephen Durant, Liberty House Program Supervisor.



Branch members show off their platinum BROOM award at the annual Neighborhood Night Out event.



Monthly meeting with Sacred Heart Seniors with guest speaker Nancy Freshwater, Case Manager of Senior Center, speaking about safety matters concerning seniors.



2017  
FRATERNALIST  
OF THE YEAR

Carmella Shirley  
BRANCH 1425

**Carmella Shirley is the perfect example of age being just a number! Carmella is 89 years young and fully committed to her church and LCBA. She rarely misses a meeting unless she is ill or has a medical emergency and even then her dedication to her commitments shows. Several years ago, she fell while sweeping outside and broke her ankle. When Branch President Deb Ceraso went to visit her, she was very upset and apologetic that she had missed a meeting. Can you imagine? This example is how Carmella lives her life.**

This past year, she was in charge of reservations for the Branch's annual Christmas Party, which is no small task, and as usual, did a perfect job. Carmella is a whiz with numbers, so she always double checks the branch's finances to make sure they are correct. She is also very helpful in assisting with tallying all of the members/branch volunteer service hours. Carmella often drives herself to meetings unless there is inclement weather, then she calls for a ride. Otherwise, she actually is someone who picks up other church members (many are younger than her!) and takes them to mass or to the branch's soup & salad luncheons.

Carmella says yes to everything, often before she even knows what is being asked of her. She is so humble and always quietly leads by example. She has been a very active LCBA member since 1960, and continues to contribute as much now as she did back then. She is truly an inspiration to everyone!

**SERVICE TO OTHERS**

Despite raising four children of her own, working off and on through her

married years, Carmella has exhibited a spirit of volunteerism her entire life. Her areas of expertise appear to be taxes and genealogy. Being excellent with numbers, and having studied tax law, Carmella is an integral part of the AARP Tax Program volunteering her time since 1991. She also assists the elderly, low income and disabled with their taxes.

Carmella participates in instructional classes at Grace Presbyterian Church in Lower Burrell, Pennsylvania; Trinity Lutheran Church in Butler, Pennsylvania and also provides tax assistance service at the 1st Baptist Church. A past volunteer at the Armstrong County Historical Society and Genealogy Club from 1990-2008, she is a respected board member, genealogy researcher and author of a variety of historical books and publications.

In addition, Carmella is very kind to the elderly and spends 15-30 minutes each week visiting them at home or driving them to church, dinners or appointments. And the ironic thing is that Carmella does not consider herself elderly, yet she is older than

the majority of those she assists! She is extremely busy from February through April doing taxes for those less fortunate and freely gives her time to help anyone who needs it. She is a true Christian in every sense of the word.

**INNOVATIVE LEADERSHIP**

Carmella is always an active voice at Branch 1425 meetings. She suggested that the Branch consider giving to charities and individuals that were not on the current branch donation list. Her idea was well received and this year, Branch 1425 turned its attention and focus to the Ford City Public Library, HAVIN (Helping Abuse Victims In Need) and Catholic Relief Services in addition to the current donations from the branch.

Carmella never stops! It would be easy for her to slow down and disengage at this time of her life. But not Carmella! In her quiet, respectful, unassuming way, she demonstrates everything that is good in Branch 1425. She embodies the spirit of our Branch!

**If any of us do half of what Carmella is able to do at 89, it will be a wonderful life lived! She is an amazing woman and everyone in Branch 1425 is proud to know her!**

**2017 Fraternalist of the Year**

**LCBA's 1st Runner-Up**



**Barb Young**  
Branch 892  
New Philadelphia,  
OH

**LCBA's 2nd Runner-Up**



**Cindy Hedlund**  
Branch 49  
Erie, PA

## ROAD SCHOLAR®

# Grand Canyon National Park

## Exploring the North & South Rim

*Neil and Karen Ormiston*

Our Road Scholar certificate took us to the state of Arizona. Starting in Phoenix, we worked our way up to the South Rim of the Grand Canyon. That included an overnight stay near Sedona.

Getting to the Grand Canyon mid-day of the second day, we were presented with our first view of the canyon. There are no adjectives that I can use to describe it accurately; they're just not big enough. Looking at canyon walls that are over 250 million years old worn down by the Colorado River over a period of 5 million years, I felt humbled. The word most often heard from our group was 'Wow'. It was said a lot.

We took over a thousand pictures during this trip. One of the most interesting things Karen and I found was that the same view looked different depending on when we took the picture. When we got to the South Rim, it was overcast, which tended to mute the colors. Later on, when it got sunny again, the same view was alive with color. The pictures are great, but they don't really convey the awesome splendor of the Grand Canyon.

The second day at the South Rim started with us finding a young elk grazing right outside our door. It also included a plane flight over the canyon. Through a bit of serendipity, some of our group got upgraded and Karen and I found ourselves on our first helicopter ride. That ride was so cool; the motion



is very different than from a plane and you have a much wider view.

Though the North Rim is sixteen miles straight across the Grand Canyon, it's a 250 mile journey to get there. The trip there includes a couple of interesting stops, including one at Marble Canyon. That's where the first bridge across the canyon was built. It's only about 750 feet across and 500 feet above the canyon floor at that point. There are two bridges across the Colorado River at Marble Canyon, a newer one for car/truck traffic and the original bridge, which is now exclusively for foot traffic. To get some perspective, the South Rim is 7,000 feet above sea level and the North Rim is 8,000 feet.

The North Rim is much less accessible and has very little development or commercialization, there's only a couple hundred small cabins available. So, it's much less crowded than the South Rim. I found it very relaxing. The first morning there, we got up before dawn so we could see the sun rise and illuminate the canyon walls. There are a couple of spectacular spots on the North Rim that Road Scholar took us to. Each is within Grand Canyon National Park, but is a 45 minute drive from the lodging. One of those is Point Imperial, the highest point on the North Rim at 8,803 feet above sea level.

Road Scholar did a great job. There's a lot of driving on this tour, but it's broken up with frequent stops and interim attractions like the Navajo bridge, the Watchtower and Montezuma's Castle. The two guides were native Arizonans and very knowledgeable. They took good care of the group. We met many nice people on this trip. While there were many scheduled activities, there was also free time, so it never felt regimented.

It was a trip that Karen and I will never forget.



To learn more about Road Scholar visit [www.lcbalife.org](http://www.lcbalife.org) and click on the Road Scholar link under "MEMBER BENEFITS".



# Congratulations to our Winners!

## SCHOLARSHIP WINNERS

### ELEMENTARY/ SECONDARY

# \$350



ALEXANDER



ALYSSA



BENJAMIN



CHRISTINA



CHRISTOPHER



CLARE



COEN



EMILY



EVAN



GABRIELLA

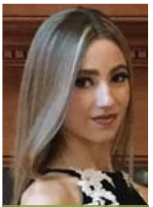
"I'm very grateful to have been chosen as a recipient of your scholarship. Receiving this money helps bring down the cost of school next year. I'm very lucky to go to school and belong to a community of young men who live in this world imitating Christ. At this school, I will be able to continue my academic and spiritual development. Thank you for helping me have the opportunity to continue my education and growth so that I can help others in my future." - Christopher R.



GRACE



GREYSON



HAILEY



JOLYN



KATHRYN



LILIA



MEGAN



SAMUEL



SHAUNA



THERESE

### POST- SECONDARY

# \$2500



CAMREN



JACEY



MATTHEW



PATRICK



SEBASTIAN

"This scholarship money will help further my education by helping me pay for some of the costs that I will incur towards getting my sports management degree. I am deeply grateful to LCBA for valuing higher education and rewarding me with this scholarship." - Sebastian K.

### CAMPING

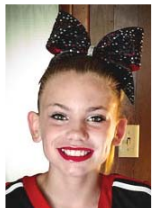
# \$200



EMME



GRACIE



ISABELLA



JADA



JAMISON

"The LCBA Scholarship for our son helps us to send both of our kids to a Christian outdoor adventure-based camp this summer. We are grateful for the financial assistance and for the opportunity to have our kids enjoy a wholesome summer experience at church camp!" - Ryan and Claudia B.



LAUREN



MOLLY



MORGAN



NICHOLAS



REED

## Interested in LCBA Scholarships?

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



# NEW! Lifestyle Benefits

**Some expenses are unavoidable.** Other expenses are unnecessary. What if you could eliminate or reduce the cost of those expenses? Now that's smart. We know you'll enjoy these convenient benefits that can help you save money throughout the year for as low as \$15\* per month. (\* +One-time application fee of \$3.95.)

## Teladoc

Feel better now! 24/7 access to a doctor is only a call or click away with no per visit fee!

- Fast treatment-- within 10 minutes, on average
- Save money by avoiding expensive urgent care or ER visits

## Doctors Online

The fast, easy way to get health information from an online resource you can trust, including your immediate family.

- Email access to the eDocAmerica medical team
- Phone access to medical team through eDocVoice
- Smartphone App (iPhone/ Android) access to the medical team

## Dental

Smile brighter with big savings on dental services such as cleanings, X-rays and crowns.

- Includes specialty care such as orthodontics and periodontics where available

## Chiropractic

Back out of whack? Save 30% to 50% on X-rays, diagnostic services and treatments at chiropractors nationwide.

- Free initial consultation

## Long Term Elder Care

Eldercare specialists bring you peace of mind when caring for an elderly loved one.

- 1% to 35% off at participating home health agencies and assisted living facilities
- Assistance with Medicare, Medicaid and private insurance

## Diabetic Supplies

- Packages priced from \$29.99 to \$169.99 per month - 60% less than average retail prices
- Packages Include: Free Glucose Meter / Swabs / Test Strips / Lancets / Manual Log Book / Carrying Case / Lancing Device / Battery / Control Solution / Free Shipping
- 15% off individual testing supplies

## MyEWellness.com

Achieve personal wellness goals no matter your age, gender or fitness level

- Personalized workouts based on your fitness goal
- Daily articles, tips and instruction on nutrition, exercise and disease prevention
- Self-help health and wellness calculators

## Vision

Your eyes are the windows to your health. Save 10% to 60% on glasses, contacts, laser surgery, exams and more.

## Roadside Assistance

- Available 24/ 7/ 365
- Can be used by member, spouse and dependent children up to age 26 permanently residing at registered address

## Pet Care

Keep your pets happy and healthy with discounts on everything from toys and treats to boarding and eats!

- All companion pets accepted into this program, regardless of species, age, or health condition

There are two packages to choose from.

**Call 800-234-5222 or visit [www.lcbalife.org](http://www.lcbalife.org) to learn more and sign up!**

**Disclosures: This plan is NOT insurance.** The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. **It contains a 30 day cancellation period,** provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary service received. Member shall receive a reimbursement of all periodic membership fees if membership is cancelled within the first 30 days after the effective date. UT, AR and TN residents: A refund of all fees will be issued if membership is cancelled within the first 30 days. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380-3475, 800-800-7616. Website to obtain participating providers: MyMemberPortal.com. Not available to KS, UT, VT or WA residents. **DISCLAIMERS:** © 2018 Teladoc, Inc. All rights reserved. Teladoc and the Teladoc logo are registered trademarks of Teladoc, Inc. and may not be used without written permission. Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA controlled substances, nontherapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services.

# Hiking the Appalachian National Scenic Trail



## FEATURE

Karen Balaban, chair of LCBA's Board of Directors, completed the Appalachian National Scenic Trail on Friday, August 10th at Baxter Peak on Mount Katahdin, Maine, the northern terminus of the 2,190.9 mile-long Appalachian Trail (A.T.). Karen began hiking the A.T. in 1989 as a section hiker after joining the Susquehanna Appalachian Trail Club (SATC) in Harrisburg, PA, one of the 31 clubs that maintain the A.T.

The Appalachian National Scenic Trail, generally known as the Appalachian Trail or simply the A.T., is a marked hiking trail in the Eastern United States extending between Springer Mountain in Georgia and Mount Katahdin in Maine. The trail is about 2,200 miles (3,500 km) long, though the exact length changes over time as parts are modified or rerouted. The Appalachian Trail Conservancy reports that the Appalachian Trail is the longest hiking-only trail in the world. More than 2 million people are said to take a hike on part of the trail at least once each year.

### There was never an intent to hike the entire Trail...

In 2003, after participating in the SATC section hikes over the years, she realized she had already completed the 229 miles of the A.T. in PA. Then in 2007, she joined friends in the "Hike Across Maryland", hiking the entire 41-mile length of the A.T. in the state of Maryland in a single day. That next year she completed the A.T. in New Jersey and then proceeded to help a friend (and fellow SATC member) complete various section hikes on the A.T. in 11 other states.

By 2012, when she accompanied her friend to finish the Trail on Springer

Mountain, the southern terminus of the A.T., Karen realized she now had completed over 50% of the trail and decided she was all-in. Karen also adopted the trail name of "Second Wind", although there were times she was tempted to change it to "Sucking Wind", especially when hiking the White Mountains in New Hampshire, which include Mount Washington (6,288 feet), and a half-dozen 4,000 foot peaks in Maine.

Starting on July 25th, with 178 miles to finish the trail, Karen hiked a few section gaps in Maine with another trail friend from Eastern Tennessee. "Second Wind" started her final section as a solo hike on August 2nd with the 100 Mile Wilderness, then from Abol Bridge to Baxter Peak on Katahdin (which means "The Greatest Mountain").

"Second Wind" ascended Katahdin on the Abol Trail, the southern approach that is a very strenuous, steep and extremely rocky 3.4-mile trail. Sections of the trail require hand-over-foot climbing over boulders. The trail junctions with the Hunt Trail (part of the A.T.) at Thoreau Spring (named after American poet Henry David Thoreau) about 1 mile from Baxter



*Karen posing with the Summer 2018 Direction Magazine at Baxter Peak on Mount Katahdin.*



Peak. There is an elevation gain of 3,950 feet over the 4.4 miles from the trail head to the summit.

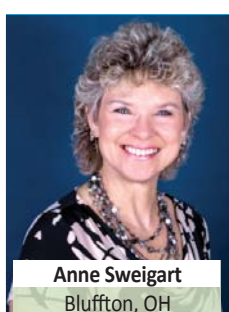
Karen descended on the Hunt Trail accessed from the west side of the mountain. Ending at the summit of Baxter Peak, this 5.2-mile long trail is the longest up the mountain in both length and time. After hiking the relatively flat tablelands for roughly 1.5 miles from the summit, the boulder scramble begins, with giant rocks that are very difficult to traverse with one area requiring hikers to use metal handlebars secured into the rock face. The descent is 4,169 feet over 5.2 miles from the summit to the trail head. "Second Wind's" summit day covered 9.6 miles in 8 hours and 1 minute, including breaks.

Karen has served the SATC as president, chair of the financial review committee, chair of the publicity committee, a trail crew volunteer, and hike leader. She will continue hiking, on more benign foot paths.

# CONDENSED BOARD MEETING MINUTES

## LCBA Board - 2018 Spring Board Meeting April 20, 2018 | National Headquarters

### Current LCBA Board *(as of September 2018)*



#### Present Were:

Chair of the Board – Robert Muth  
President/CEO – Douglas Tuttle

#### Directors of the Board:

Karen Balaban      Karen LeVert  
Matthew Dupee      Pat DiCesare  
Paul Kenny          Richard Suchan

#### Guests:

VP Operations - Alex Miller  
VP Finance/Treasurer- Ross Aresco  
VP Sales - Walter Losee  
VP Administration/Secretary - Rebecca Black  
VP Membership & Marketing - Michele King

**Excused:** Anne Sweigart Barb Waclawek

### Friday, April 20, 2018

#### LCBA Agency Board Meeting

Chair of Board Robert Muth called the Agency Board Meeting to order.

#### Approval of Agency Minutes

A motion to approve the agency minutes was made and carried unanimously.

#### Sales Update

Mr. Walter Losee spoke about LCBA Agency Yearly Production through 04/06/18, gave an update on the Agency and Agency funeral home support.

#### Sales Projections

Mr. Losee also spoke about the 2018 projections.

#### Motion to adjourn

A motion to adjourn the Agency meeting was made and carried unanimously.

### Saturday, April 21, 2018

#### LCBA Board Meeting

Chair of Board Robert Muth called the Board Meeting to order.

#### Approval of Minutes

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

#### Financial

Mr. Ross Aresco spoke about 12/31/17 Analysis of Results and Canada Life Reinsurance Analysis.

Mr. Aresco also spoke about 12/31/17 YTD Expenses, 03/31/18 YTD paid premiums and benefit expenses.

#### Sales

Mr. Walter Losee gave a 2017 year in review on PreNeed.

Mr. Losee also gave an update on Regional Managers, PreNeed production as of 04/10/2018, 2018 PreNeed changes and CFP.

#### Fraternal and Marketing

Ms. Michele King gave an update on Bereavement Benefits, Road Scholar winners, Cedar Point tickets, Lifestyle Benefit packages and Search Engine Marketing.

Ms. King also spoke about the 2018 LCBA trip, Branch 49, Medicare Supplement Pay it Forward Donation and Website live chat.

#### Administration

Mrs. Rebecca Black spoke about death claims processed in 2016 & 2017 as well as death claims processed 01/01/2018 – 03/01/2018.

#### Operations

Mr. Alex Miller gave an automation update and spoke about moving forward with the application process and how we can make it faster.

Mr. Douglas Tuttle spoke about emergency generator addition.

A motion was made to approve the installation of generator per attached proposal and bid.

#### Corporate

Mr. Douglas Tuttle spoke about the Executive Level Succession Plan update, the AFA CEO Forum and the AFA Political Action Committee (PAC).

A motion was made to accept the Executive Level Succession Plan update.

Mr. Tuttle gave an update on the Medicare Supplement line of business.

## Actuarial Presentation

Douglas Brown from Allen Bailey & Associates presented 2017-2018 Actuarial Report.

Mr. Brown also discussed LCBA's business summary, 2017 Asset Adequacy Analysis (Cash Flow Testing), 2017 Cash Flow Testing Key Drivers, 2017 RBC C-3 Phase I, Liability Duration, 2017 Mortality Study, PreNeed Life Insurance Pricing, Year Over Year Income Comparison and Projection of Income.

## Investment Presentation

Courtney Madden from Wellington Management presented a portfolio update.

Ms. Madden spoke about market review, portfolio positioning and market outlook and strategy.

## Final Budget

Mr. Aresco stated that there are no changes to the preliminary budget passed in December.

A motion to approve the 2018 budget with no changes was made and approved. –Passed unanimously

## Resolution 1 – Insurance related

Mr. Tuttle discussed the Insurance Resolutions. Same as last year, aside from the growth rate decrease that was approved in October of last year and changing all the dates to reflect the current year(s).

A motion to approve the Insurance related Resolutions was made and approved.

## Resolution 2.a – Fraternal Benefits and Programs

A motion was made and approved to all the changes to the Fraternal Benefits and Programs for 2018.

## Resolution 3 – Corporate

No corporate resolutions were needed at this time.

## Audit/Finance

### Report/motion on Purchases/Sales

Discussion ensued regarding the Investment Purchases and Sales.

A motion to accept Investment Purchases and Sales from 11/01/17 through 03/31/18 was made and approved. –Passed unanimously

## Report/motion to accept review/changes of Investment policy

Mr. DiCesare stated there are no recommended changes for the Investment Policy.

## Nominating

The committee has nothing to report.

## Governance

A formal recommendation was made to create a policy/procedure addressing the election of the Chair of the Board going forward.

## Review Branch Rules and Regulations

Mr. Dupee stated there are no recommended changes for the Branch Rules and Regulations.

## Review of policies

### Association Bylaws review

Mr. Dupee stated there are no recommended changes for the Association Bylaws Review Policy. Recommendation was made that the changes to the bylaws will be filed this year and a policy will be put in place to submit changes every few years if changes are made.

### Executive Level Succession Plan

Mr. Dupee stated there are no recommended changes for the Executive Level Succession Policy.

## Retreat/Day of Service

Employee cookout will be held at 11am before the Summer meeting on June 1st.

## Other Business

### Election of Chair of the Board.

Mr. Muth spoke about the 2-year election of the Chair of the Board. Mr. Muth will not re-run for another 2-year term.

Election of the Chair of the Board was held. Director Karen Balaban was unanimously elected.

## Motion to Adjourn

A motion to adjourn the Spring Board meeting was made and carried unanimously.

## Board Retirement



The LCBA Board of Directors, staff and members would like to thank **Barb Waclawek** for her dedication and commitment to LCBA throughout her 23 years of service to our Board.

We wish you the best of luck in the future!

## LCBA Certifications



**Kaitlyne Manning**

*Insurance Strategist*

LOMA, Associate, Customer Service  
LOMA, Associate, Life Management  
Institute

## Employee Kudos!



**Deborah Thompson**  
Senior Support  
Specialist

**Christy Hansen**  
Claims Examiner

**TJ Faulkner**  
Senior Support  
Specialist

Congratulate our top three winners of the first-half of 2018 Employee Appreciation! The goal of this program is to not only recognize but reward the employees that go above and beyond their expected job duties. We recognize and want to acknowledge our colleagues' extra efforts!

# FINANCIALS

## 2nd Quarter 2018 Financial Statements

### Statement of Financial Position - As of June 30,

Assets	2018	2017
Bonds	\$183,274,303	\$179,314,572
Real estate	1,554,518	1,562,755
Certificate loans	1,098,192	1,048,093
Cash & cash equivalents	2,004,017	2,725,726
Investment income due	2,152,536	2,055,313
Other assets	401,678	247,649

**Total Assets** **\$190,485,244** **\$186,954,108**

### Liabilities & Surplus

Certificate reserves & claims	\$176,073,528	\$172,895,646
Deposit accumulations	6,872,800	6,392,598
Other liabilities	2,497,909	2,298,346
Investment reserves	1,446,872	1,691,100
Unassigned funds	3,594,135	3,676,418

**Total Liabilities & Surplus** **\$190,485,244** **\$186,954,108**

### Statement of Operations - Through June 30,

Income	2018	2017
Life premiums	\$6,147,370	\$2,342,556
Annuity premiums	3,604,688	3,968,876
Investment income	4,172,361	4,171,651
Other income	1,694,227	5,045,187

**Total Income** **\$15,618,646** **\$15,528,270**

### Member Benefits & Expenses

Death benefits	\$3,147,981	\$2,953,105
Other member benefits	7,315,524	6,308,962
Reserve changes	1,485,929	1,637,846
Operating expenses	3,996,259	3,918,921
Dividends to members	381,409	409,692

**Total Benefits & Expenses** **\$16,327,102** **\$15,228,526**

**Net Income** **\$(708,456)** **\$299,744**



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## Striving to bring a "new normal" into our lives!

by *Father John Matusiak*

Labor Day has come and gone-- as has the "ecclesiastical new year" which Orthodox Christians observe on the first day of September. As the days become shorter, we once again focus on the "normal routines" we may have suspended during the "lazy, hazy days of summer"-- family, school, work and church.

As with the beginning of the civil new year on the first of January, the ecclesiastical new year provides Orthodox Christians with an opportunity to take stock of their spiritual lives while resolving to "do better" with regard to our relationships with our Lord, our families and friends, our coworkers, and yes, even our enemies. The new year brings with it the expectation of "cleaning house" of those things we need to change in our lives-- a "new beginning," so to speak, in becoming the persons our Lord calls us to be.

In addition, of course, to regularly participating in the Church's liturgy and fellowship-- things we may have missed on occasion during the summer months-- there are three elements of Church life that we are called to fully embrace not only now, but every day of our lives.

The first is prayer. How often we feel overwhelmed when it comes to making time to pray, given the "busy-ness" we find ourselves facing as fall approaches. Prayer involves so much more than simply bringing our sorrows and joys before the Lord. It involves embracing a spirit of thanksgiving to God for all of His blessings and gifts-- and for our very lives themselves. When we are in need or distress, we rarely fail to ask for God's help and guidance in discerning His will. Yet we often forget to render thanks to Him when our prayers are answered. In the Old Testament book of Psalms-- sometimes called the Church's "first hymnal" -- we encounter words of repentance and lament, but we likewise find praises of thanksgiving to God: "O give thanks unto the Lord for He is good, for His mercy endures forever!" But beyond the words of our prayers is our call to embrace the very presence of the divine as we pray. One certainly should "talk to God" in prayer, but acknowledging His presence in every moment of our lives is the ultimate goal. At this time of the year it is a good idea to consider that while we may often find ourselves reading prayers, we may not be praying-- in the sense of

embracing God's presence in our lives, and especially during times of change or difficulty or conflict. Through our words, we indeed "connect" and "communicate" with our Lord, even though as one of the prayers of the Church notes that "there are no words which suffice to praise Thy wonders." What we seek, on a deeper level, is to know God, not to merely know about Him; to experience Him at every junction of our lives; and to anticipate the eternal life He offers to those who respond to His invitation to "come and see."

Fasting is equally central to our lives as Christians. Our Lord fasted-- and for Orthodox Christians, fasting is not an "option," but an "expectation." In the Gospel of Saint Matthew, our Lord says, "when you fast," not "if you choose to fast." And while the Church indeed designates certain days and seasons during which fasting from certain foods is the expectation, now is a good time to consider other things from which we might refrain-- such as the amount of time we watch television or spend surfing the internet or post things on Facebook and Instagram. Fasting not only involves refraining from this or that food item, but also involves our ability to control those other things that, left unchecked, we often allow to control us, regardless of what those things might be. While fasting from food, we should also consider fasting from anger, gossip, idle talk, and life's endless distractions that, in reality, only complicate our lives.

Finally, we are called to give alms, to help those in need, to "put our faith into action" by reaching out to the needy, the homeless, the poor and forgotten and marginalized, even as our Lord reaches out to us so freely and lovingly. In Matthew 25, we read the parable of the sheep and the goats, in which our Lord reveals that giving alms means more than giving money to various causes. Rather, He reveals that what we are called to give is ourselves-- our time and our talents, as well as our treasures-- to one and all, especially to the least of those among us, recognizing in them the very icon and image and presence of our Lord, and treating them with the same love we would if they were the Lord Himself.

As we return to our predictable routines, let us also fully embrace the opportunity to discover a "new normal," to "begin our lives anew" in and with our Lord and those whom He sends our way. May our resolution be one that enables us to re-order our lives in His image, to turn away from those things that prevent us from doing so, and to fully embrace the opportunities available to us through the scriptural practices of prayer, fasting and almsgiving.

*Father John Matusiak is a long-time LCBA member, Pastor Emeritus of Saint Joseph Orthodox Christian Church, Wheaton, Illinois, and Senior Editor of the Orthodox Church in America's web site -- oca.org*

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