

direction



A QUARTERLY PUBLICATION OF LOYAL CHRISTIAN BENEFIT ASSOCIATION

FALL

Vol. 19 / Issue 3



Fall is here in all its glory!

The leaves are starting to change, at least here in the Northeast, and snow will soon start falling. The weather may be cooling off, but branch activity is warming up.

The fall season seems to get everyone back in the swing of community service and volunteering, and many branches have events planned. I hope to see many of you at events over the next few months.

On the corporate front, we are working on many changes. This is our first e-issue of the *Direction*. I hope you enjoy the new format. We will be sending five paper copies to each branch to share in case some members have limited access to the internet.

Finally, I wanted to let you all know that LCBA has decided to cease selling Medicare Supplement Insurance. We had to make this change since the company that handled the Third-Party Administration (TPA) decided not to renew our agreement, forcing us to find an alternative. Due to the small size of our Medicare Supplement block we could not find a TPA willing to do the conversion and support new business. The new TPA could only support us as a closed block. So we had to stop selling. What does this mean? For those covered by LCBA Medicare Supplement Insurance, virtually nothing. A few phone numbers and addresses will change, but your coverage and benefits remain exactly the same. Everyone with LCBA Medicare Supplement insurance should have received a letter and new insurance cards. That is about the extent of the change in TPA for you. Although, if you have reason to call in, you might notice a change in accent. The new TPA is located in Atlanta rather than in Salt Lake City.

LCBA will continue to support our Medicare Supplement members for as long as they need us. The change is fully in place now and hopefully you barely noticed the change.

A handwritten signature in black ink, appearing to read 'Douglas Tuttle'. The signature is fluid and cursive, with a long horizontal line extending to the right.

Douglas Tuttle
President & CEO

Direction

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Anne Sweigart, *Bluffton, OH*

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7 Scholarship Winners!

See the winners of our 2019 Post-Secondary, Elementary/Secondary, and Camping Scholarships!



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business hours:

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

upcoming holiday closings:

Thanksgiving:
Thursday, November 28
Friday, November 29
Christmas:
Tuesday, December 24
Wednesday, December 25
New Year's Day:
Wednesday, January 1



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BRANCH 1557 / EPHRATA, PA



Branch 1557 held their annual summer picnic where LCBA President/CEO Doug Tuttle presented them with a Platinum BROOM Award!

BRANCH 1557 / EPHRATA, PA



Members of Branch 1557 attended the ribbon cutting ceremony of Declaration House, an organization they donate to. Declaration House is a community hub, providing services for low income housing, transportation, dental care, council services and other community hub services.

BRANCH 1557 / EPHRATA, PA



At Branch 1557's July meeting speaker Senator Ryan Aument talked about State and Federal Programs and Financial Budgeting in PA. He was joined by Tina Thompson, Director of Constituent Relations for Senator Aument.

BRANCH 1557 / EPHRATA, PA

Branch 1557 held a very successful card party on June 6. Attendees were already asking when the next party will be!



BRANCH 1557 / EPHRATA, PA



August Branch Meeting.



BRANCH 1557 / EPHRATA, PA

At their June meeting, Branch 1557 welcomed two speakers from "Patriotic Stitchers for Vets", an organization that donates and delivers handmade lap robes and blankets to Veterans in hospice facilities in Lancaster County. About 30 Volunteers crochet, knit, & sew the blankets which are then labeled with the name of the person who made it.





Branch members joined members of a neighboring church to prepare a double mailing for Tabor Community Services.



Branch members volunteered at the GAIN USA warehouse in Mount Joy, PA where they cut out patterns, folded blankets, sorted shoes, packed school kits and knotted blankets.



Branch members meet twice per month to trace, cut, and sew patterns for sanitary pads from donated materials for Gain USA who will distribute to impoverished countries.

Branch 1198 presented a check for \$14,000 to Our Lady of Lourdes Church in Altoona, PA to be used toward the addition of an elevator in the church.



September Branch meeting with guest speaker Matt Barr, Assistant Sales Director, from the LCBA home office in Erie.



It was another successful year at the St. Joseph's Festival as Branch 867's *Crafty Ladies* raised money from various raffles and items for sale.



Branch members volunteered their time to cut sausage for the St. Joseph's Festival.

BRANCH 892 /
NEW PHILADELPHIA, OH



Branch members enjoying breakfast after Mass celebrating the Feast of the Sacred Heart. Breakfast was held in St. Ambrose Hall with ladies of the parish providing food.

BRANCH 892 /
NEW PHILADELPHIA, OH



Enjoying breakfast at the September Branch meeting.

BRANCH 892 /
NEW PHILADELPHIA, OH



Branch member Elsie Cenci was surprised with a birthday cake to celebrate her 90th birthday at the June luncheon meeting.

BRANCH 49 /
ERIE, PA



June Branch meeting.

BRANCH 49 /
ERIE, PA



September's Branch meeting welcomed Guest Speakers Bishop Curtis Jones, Alexis Jones, and Fred Williams. Bishop Jones, Pastor at the New Life and Spirit Revival Center, spoke about *Climate Changers, Inc. Total Change Program* which helps people that are reentering society after incarceration. The program will offer help with residential housing, mental health & drug and alcohol treatment, job training & education, and various other life assistance programs.

BRANCH 49 /
ERIE, PA



Branch members participated in the 44th Annual CROP Walk for World Hunger on September 15th and donated \$340. They also posed for a snapshot with Erie Mayor Joe Schember.

BRANCH 654 /
SALEM, OH



Funeral banner donated by the Branch.





June Branch meeting.



September Dish Cloth / Bake Sale.



July Dish Cloth / Bake Sale.



September Meeting.



BROOM

BRANCH RECOGNITION OF OUTSTANDING MERIT

2018 BROOM AWARD WINNERS

The BROOM Award rewards our Branches with points for submitting anything from monthly meeting minutes to photos to a nominee for the Fraternalist of the Year.

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

Branch 1198 (Altoona, PA)
President Mary Ann Donnelly

Branch 654 (Salem, OH)
President Rose Bedell

Branch 867 (Dover, OH)
President Charlene Herzig

Branch 1557 (Ephrata, PA)
President Barbara Lilley

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 1155 (Findlay, OH)
President Anne Sweigart

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

Branch V001 (Buffalo, NY)
President Marion Liebler

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

Branch 1290 (Altoona, PA)
President Elizabeth Weaver

Branch 1538 (Linesville, PA)
President Michael Humanic

Congratulations to our Winners!

ELEMENTARY/
SECONDARY
\$350



AMALA



AUDREY



CALEB



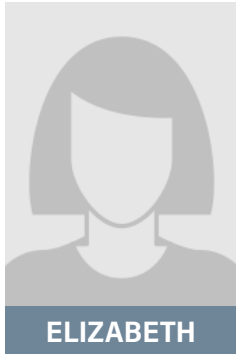
CHRISTINA



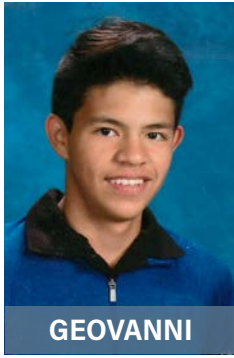
COEN



DOMINIC



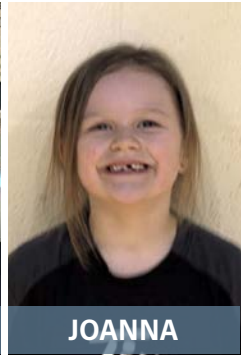
ELIZABETH



GIOVANNI



JACKSON



JOANNA



KATHRYN



KEAVY



MARY GRACE



MILES



MONICA



RICHARD



TATUM



THERESE

"Being a Catholic family, we feel a Catholic education is best for our children. In addition to the excellent religious education, the academic education is excellent as well. We are blessed that we recived the scholarship. Everything helps when you have two children in Catholic School." - Paul and Jennifer L.



TIERRA



WADE

DETAILS

- 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.

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

POST-SECONDARY
\$2500



JULIA



MCKENZIE

"I am beyond grateful to LCBA for being presented with this scholarship. I am an incoming sophomore and current German major at the University of Michigan. I plan to study abroad and this scholarship will provide me that opportunity." - Natalia S.



NATALIA



SHAY



ZEBULUN

DETAILS

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

CAMPING
\$200



ELISE



ELIZABETH



GABRIELLA



KATHRYN



MARISSA



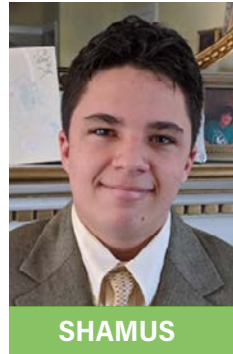
NICHOLAS



RYAN



SARAH



SHAMUS



THERESE

"Sarah has been taking dance classes since she was 2 years old. Now 15, she attends Maris's School of Dance and takes 7 hours of dance classes per week. We are so thankful to LCBA for awarding this camping scholarship so Sarah can attend the summer dance intensive camp!" - Catherine Z.

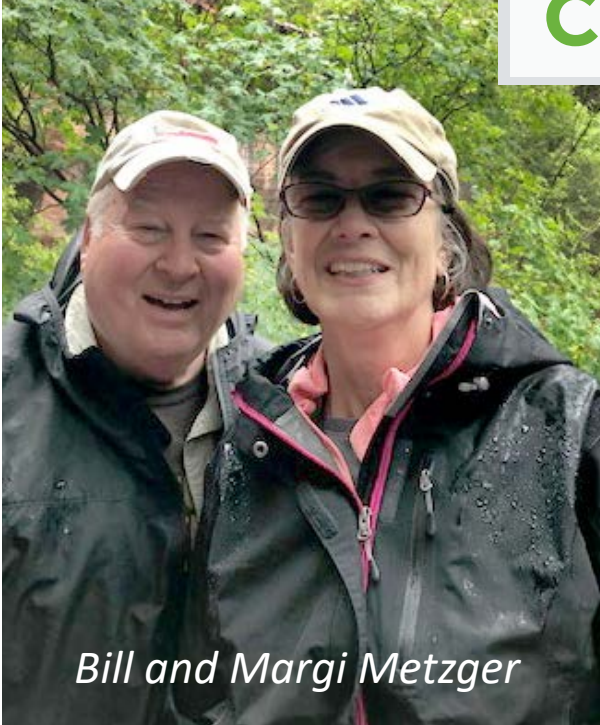
DETAILS

- 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.

ROAD SCHOLAR[®]

REPORT

Best of Color Country Zion, Bryce, & Grand Canyon National Parks



Bill and Margi Metzger

We began our adventure in Zion National Park where it was pouring rain.

It was that steady soaking rain that defeats even the best rainwear. However, instead of being dismal, it enhanced the beauty of the area by making the rivers sprint downstream angrily and “Weeping Rock” was crying a stream of tears. By the afternoon the rain stopped but the hiking trails were slick and the high water prevented us from hiking to a few of the picturesque viewpoints. As we gazed-up at the cliffs towering over our head and in the distance, our Road Scholar guides discussed the geology and millions-of-years history of this breathtaking location. Two of our family’s favorite movies, Butch Cassidy and the Sundance Kid and the Eiger Sanction, were filmed in Zion.

Thanks to LCBA and Road Scholar, my wife Margi and I finally had a chance to experience the beauty and surrealistic splendor of Zion, Bryce and the North Rim of the Grand Canyon as we traveled through Nevada, Utah, and Arizona. This has been on our radar for years and we are thankful that we could enjoy these visits.

On Wednesday we departed Zion and arrived in the smaller, but more breathtaking Bryce National Park, by way of the Zion-Mt. Carmel tunnel. This small passage was cut out of the bare rock back in the 1920s to allow vehicles to access Zion. This road leads to the famous Checkerboard Mesa, and red hoodoos and pinnacles start to appear. The drive had climbed in altitude, and we traded our raincoats for goose down, since the trails we hiked were above 7000 feet (the highest was Rainbow Point at 9115 feet) and there are patches of snow at that elevation even in May. I enjoyed Bryce National Park the most, since the rock formations were diverse, interesting, colorful, and unique.



Day six found us back in the bus with a stop at Pipe Spring National Monument to learn the history of the Paiute Indians and the Mormons, and the importance of water in a desert environment. We continued on to the North Rim of the Grand Canyon that afternoon.

Two weeks earlier there was a freak snow storm that knocked out electricity to the North Rim and damaged the water supply, limiting water use and mandating water conservation while we were there. This made the trip a bit more rustic. We slept in these quaint little log cabins and dined in the big lodge located on the edge of the canyon with a spectacular view. A variety of hikes were available from our Road Scholar leaders that allowed us to explore the size of the canyon, the depth, the colors and the lighting effects at different times of day.

We were very happy with Road Scholar and their ability to synchronize our breaks, food stops and answer all questions. And, of course, most of all, we loved the mix of physical activity merged with lessons in earth science, sedimentation, lithification, uplift, erosion, and volcanic activity. We would highly recommend these national parks to anyone that decides to see what marvels are available in the USA.

Do you wish you could go on a trip like this?

You can, with a \$1500 Road Scholar scholarship!

LCBA accepts Road Scholar applications from Benefit Members each Spring and Fall.

To learn more about Road Scholar, and how to apply for our scholarship, visit www.lcbalife.org and click on the Road Scholar link under "MEMBER BENEFITS".



LCBA Employee Summer Picnic

LCBA Day of Service

For our annual Day of Service we again helped Asbury Woods Nature Center carve pumpkins and set up for their Scary Creature Feature fundraiser. It was another great day with a great organization.



LCBA Board - 2019 Spring Board Meeting April 12, 2019 | National Headquarters

Present Were:

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

Directors of the Board:

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

Guests:

VP Operations - Alex Miller	VP Finance/Treasurer- Ross Aresco
VP Administration/Secretary - Rebecca Black	VP Sales - Walter Losee

Saturday, April 12, 2019

LCBA Spring Board Meeting

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

Approval of Minutes

A motion to approve the 2018 Winter Board minutes was made and carried unanimously.

YTD Results

Financial

Mr. Ross Aresco spoke about 2018 Operational and Balance Sheet Highlights, 2018 Quarterly Analysis and Canada Life Reinsurance Analysis. Mr. Aresco also discussed 02/28/19 YTD paid premiums, benefit expenses and expense analysis.

Sales

Mr. Walter Losee spoke about 2018 CFP and PreNeed production and 2019 YTD CFP and PreNeed production. Mr. Losee also discussed what is being done to increase sales.

Fraternal and Marketing

Board members will review the presentations and submit any questions they may have.

Administration

Board members will review the presentations and submit any questions they may have.

Operations

Board members will review the presentations and submit any questions they may have.

Corporate

Mr. Tuttle spoke about the changes with Medicare Supplement and LCBA exiting that market.

Investment Presentation

Theron Holladay from Parkway Advisors gave an introduction on who they are and spoke about investment risks impacting LCBA.

Actuarial Presentation

Douglas Brown from Allen Bailey & Associates presented 2018 Asset Adequacy Analysis and 2018-2019 Actuarial Report. Mr. Brown also spoke about the 2018 Cash Flow Testing Results, 2018 Asset Adequacy Analysis, comparison of actual 2018 results to projection and 2019 model office pro forma.

Current Year Final Projection and Plans Final Budget

Resolution 1 – Insurance Related

Mr. Tuttle discussed the Insurance Resolutions. These are the same as last year, aside from changing all the dates to reflect the current year(s). A motion to approve the Insurance related Resolutions was made and carried unanimously.

Resolution 2 – Fraternal Benefits and Programs

Ms. Samantha Mizikowski stated there were two changes that have been made to the Fraternal Benefits. Scholarships-Camping, Elementary/Secondary and Post-Secondary now have a consistent start date of February 1st and the New Benefits program has been discontinued due to lack of participation. A motion to approve all the changes to the Fraternal Benefits and Programs for 2019 was made and carried unanimously.

Resolution 3 – Corporate

Mr. Tuttle did not have any corporate resolutions that were needed at this time.



Karen Balaban, Esq
Harrisburg, PA
Chair of the Board of Directors



Michael Courtad
Pittsburgh, PA



Pat DiCesare
Burnt Hills, NY
Port St. Lucie, FL



Matthew K. Dupee
Nazareth, PA



Paul Kenny
Erie, PA

COMMITTEE REPORTS AND MOTIONS

Audit/Finance

Report/motion on Purchases/Sales

Discussion ensued regarding the Investment Purchases and Sales.

A motion was made to accept Investment Purchases and Sales from 01/01/19 through 02/28/19. –Passed unanimously.

Report/motion to accept review/changes of the Committee Charter

Mr. DiCesare spoke about the change that was made to the Audit/Finance Committee Charter. Changes were approved under the Governance Committee's review. One change was made to remove the committee chairs contact information.

A motion was made to accept the amended committee charter. – Passed unanimously

Nominating

Election Results

Chair of the committee Rick Suchan spoke about the election results. There were five individuals running for election, 4 incumbents and 1 new candidate.

The winning candidates were Anne Sweigart, Karen Balaban, Paul Kenny and Pat DiCesare. The Board notified and thanked the unsuccessful candidate for taking the time to run.

A motion was made to accept the report of the nominating committee. –Passed unanimously

Governance

Review Branch Rules and Regulations

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

Review of policies

A motion was made to approve the policies and forms as presented. – Passed unanimously

Full Board Evaluation Policy

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

Full Board Evaluation Form

Mr. Dupee proposed to eliminate question 4 and question 5 would become the new 4 under Board membership. Discussion ensued.

The language of the question would remain the same but merged into question 2 and read: range of talents, experience, knowledge and diversity to accomplish its role.

A motion was made to accept the proposed amendment to question 2 under Board membership. –Passed unanimously

President/CEO Annual Performance Review Policy

Mr. Dupee stated that changes in verbiage were made to coincide with the form.

Executive Level Succession Plan

Mr. Tuttle discussed changes that are anticipated within the Executive Team. Discussion ensued.

Proposed to adopt the plan as is now and have a revision again this year. Revisions are as follows: add the organizational chart as it stands today and include updated resumes for the exec team.

A motion was made to accept the Executive Level Succession Plan as submitted with future revision this year. –Passed unanimously

Other Business

Dates for 2020 board meetings

Discussion ensued regarding the 2020 Board Meeting dates.

2020 Board Meeting dates:

-Spring, April 17th

-Summer, June 12th

-Fall, September 18-19th

-Winter, December 11-12th

Delivery of the Direction

Mr. Tuttle spoke about the bylaw provision pertaining to the *Direction* magazine. The *Direction* would be published electronically four times a year and the privacy notice will be sent out annually. There will be one more *Direction* published to let members know that it will be the last.

Motion to Adjourn

Chair of the Board declared the meeting adjourned.



Karen LeVert

Durham, NC



Robert Muth

Conneaut Lake, PA



Richard Suchan

Buffalo, NY



Anne Sweigart

Bluffton, OH



Douglas Tuttle

Erie, PA
President/CEO

Statement of Financial Position

As of June 30,

Assets	2019	2018
Bonds	182,798,605	183,274,303
Real estate	1,573,811	1,554,518
Certificate loans	1,095,397	1,098,192
Cash & cash equivalents	7,535,530	2,004,017
Investment income due	2,126,180	2,152,536
Other assets	456,114	401,678
Total Assets	195,585,637	190,485,244
Liabilities & Surplus		
Certificate reserves & claims	181,052,876	176,073,528
Deposit accumulations	7,062,764	6,872,800
Other liabilities	2,627,032	2,497,909
Investment reserves	1,235,581	1,446,872
Unassigned funds	3,607,384	3,594,135
Total Liabilities & Surplus	195,585,637	190,485,244

Summary of Operations

Through June 30,

Income	2019	2018
Life premiums	7,620,084	6,147,370
Annuity premiums	6,019,386	3,604,688
Investment income	4,363,231	4,172,361
Other income	2,407,243	1,694,227
Total Income	20,409,944	15,618,646
Member Benefits & Expenses		
Death benefits	3,937,274	3,147,981
Other member benefits	7,589,232	7,315,524
Reserve changes	4,904,661	1,485,929
Operating expenses	3,906,802	3,996,259
Dividends to members	381,495	381,409
Total Benefits & Expenses	20,719,464	16,327,102
Net Income	(309,520)	(708,456)

Branch L017 (Berea, OH) Awarded a Scholarship!

Alexandra Marie Kallaur is the recipient of the LCBA Branch L017 Scholarship Award for 2019. She is a resident of Timonium, Maryland, and attends St. Andrew Orthodox Church in Baltimore. At church “Alex” has been singing in the youth choir. She has attended both winter and summer church camps at Antiochian Village in Bolivar, PA.

Alexandra has recently graduated from Dulaney High School in Timonium with a senior grade point average of 3.84. Besides being a National Music Honor Society and a National Social Studies Honor Society member, she was a National Merit Finalist and a finalist in the Future Business Leaders of America competition. Alexandra has been a flautist in the Dulaney Marching Band and a pitcher on the school’s Varsity Softball Team.

Alexandra is now attending the University of Maryland Honors College where she is enrolled in the Designs, Cultures and Creativity Program. She looks forward to a future in International Relations.



Alexandra Marie Kallaur
LCBA Branch L017

What can the Agency do for you?



Matthew J. Barr, LUTCF
Assistant Sales Director

Each year when the leaves start to change color and the snow starts to fall, I find myself traveling through the rural counties of Pennsylvania and Ohio to visit our regional branches. Usually we are presenting a BROOM Award or Fraternalist of the Year award, attending an annual Christmas party, or sometimes it's just a regular visit. The members I meet on these trips are one of the many joys of my specific job. Not too many people can say their job lets them visit a group who helps out in the community, show up and give them matching funds money for their efforts, and then enjoy a hearty dinner. It's always been considered an added benefit to me. But I'll admit, often times I find myself leaving those branch events wondering if I've said enough or if the branch truly understands what LCBA's in-house agency actually does or can do for them.

The agency is available to our members to be used as an outlet for all of their insurance questions. What type of insurance? Life insurance mostly, but we also have fixed annuity plans that grow at a competitive interest rate (that is probably a lot better than your CD at the bank!). While we recently moved on from providing our own Medicare Supplement plan, we can still speak and

advise about those plans. And of course, our main product is used by prearranging final expenses with (or without) a funeral home being involved. I am always quick to encourage folks to call us and see if there's a way we can help. We answer the phones and always find new questions being asked. Do you have a question on an old life insurance plan and not sure if it's still active? What's the difference between term insurance and whole life insurance? What's the best policy for a new grandchild? How do I prearrange my funeral? These are just a few examples.

At the end of the day, LCBA's mission is to "Help Christian Families Successfully Transition Through Life's Stages" and I believe the agency is a big part of helping our members accomplish this. We were founded by a group of women who decided they needed to start insuring each other and today we offer the same protection those ladies began 129 years ago. So if you find yourself wondering about insurance in general, please feel free to give us a call, or use the chat feature at www.lcbalife.org, and we'll be glad to help.

- 800-234-5222 -

 Life Goals

Keep promises. Protect loved ones. Get life insurance.



PO Box 13005
Erie, PA 16514-1305



Do You
LOVE to
Travel?

ROAD SCHOLAR

Would you like to win a \$1500 travel scholarship?

Age 55+ Benefit Members can apply! The application period for Spring opens January 1st and runs until February 28th!

**AND DON'T FORGET ABOUT OUR ELEMENTARY/
SECONDARY, POST-SECONDARY, & CAMPING
SCHOLARSHIPS OPENING IN FEBRUARY!**

To stay updated visit www.lcbalife.org and click this button on the homepage:

SUBSCRIBE to our **MAILING LIST** @

to receive email updates for scholarships, *Direction* magazine, board elections, and other LCBA related news!