

direction



Quarterly Edition

SPRING 2022

IT'S TIME TO APPLY FOR SCHOLARSHIPS

**POST-
SECONDARY**

**ELEMENTARY
/ SECONDARY**

CAMPING

AQUA
CHRIST

ATTENTION!

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Vol. 22
Issue Q1

The worst of the COVID pandemic seems to be behind us; people are starting to venture out in ever-increasing numbers. Then, just as we thought it was safe to go back into the world, Russia attacked Ukraine. Now the whole world seems to be holding its breath, wondering how much turmoil this newest thing will cause. What will it mean to each of us? How can we cope?

Honestly, I don't know. Each of us has to assess what is going on, decide if and how it affects us and then, act accordingly.

For LCBA, this latest crisis is nothing new, nothing extraordinary, just part of our historical norm. The truth is, LCBA has been analyzing, preparing for, and reacting to global issues since its founding in 1890.

LCBA was founded to help women address the turmoil that was their life. Tired of being thought of as valueless chattel, they created an organization to value and protect themselves and their families against loss. For many, the death benefits and community support was the only thing that kept their family together when a mother died.

Over time, LCBA faced many global issues that affected members' social and financial welfare. And LCBA survived and thrived through them all to meet the promises made to members.

This is not to say that the war in Ukraine is not severe, but LCBA is as prepared as possible for this and any other event. For the Russia/Ukraine issue specifically, LCBA does not have any direct exposure to Russia, nor are we aware of any holdings in the portfolio with direct ties to Russia or Ukraine. Some company bonds owned in the portfolio may ship products to, or do business in these countries (such as United Airlines may fly to Russia); however, the sanctions in place are ceasing any of that type of activity.

Remember, LCBA has seen it all and found ways to prosper. LCBA lived through the Bolshevik revolution, the rise and fall of the USSR, two world wars, the flu pandemic of 1918, the great depression and other global catastrophies too numerous to mention. Through them all we kept our promises to you, and your money safe. And we will continue to do so.



Douglas Tuttle
President & CEO



P.S. - You may have noticed this is the first time in a while we have sent a printed copy of the magazine. If you want to keep receiving a printed copy be sure to fill out the request card or follow the directions on page 2 to notify us online.

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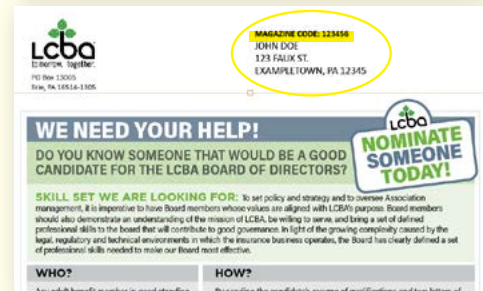
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NEED HELP? Call us at 800-234-5222.

Directions:

ONLINE: Visit bit.ly/LCBAPortal to log in to the member portal. You can also visit the *Direction* magazine section of our website www.lcbalife.org, found under the Member Benefits menu tab, and click on the "MAIL ME A MAGAZINE" link. If you do not have an account, click the yellow "CREATE ONE NOW" button to create one. Follow the steps and directions. Once logged in to the member portal, click the "Mail me a magazine" checkbox.

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direction

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IT'S TIME TO APPLY FOR

SCHOLARSHIPS

**POST-
SECONDARY**

**ELEMENTARY /
SECONDARY**

CAMPING

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

GENERAL SCHOLARSHIP INFORMATION

*This information below applies to ALL scholarships.
Read ahead for specific requirements and eligibility for each scholarship.*

ELIGIBILITY

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

GUIDELINES

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

SCHOLARSHIP PROCESS

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

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



Post-Secondary Scholarship

OVERVIEW

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

While the scholarship is only for one year, the student can apply for a scholarship each year that he/she is in school and working towards the completion of the initial degree/program, for the “normal” term of their program based on full-time enrollment, four years or until termination from the educational facility, whichever comes first.

This means that a traditional four year college-bound student may be awarded as much as \$10,000! Two-year program enrollees can be awarded as much as \$5,000!

GUIDELINES

- Each scholarship will provide the actual cost of tuition up to a maximum of \$2500. Payments are made directly to the post-secondary institution, unless otherwise requested with the understanding that the latter will likely incur a taxable event.
- Applicant may be eligible for additional entries based on academic performance, LCBA membership and LCBA fraternal involvement (*see Bonus Entry Criteria section online*).

ELIGIBILITY

- **Entrant must have a minimum of a 2.5 on a 4.0 GPA scale or equivalent** from their high school for those entering their first year and from their post-secondary institution for those beyond their first year and provide an official transcript as proof.
- **Transcript deadline is May 1.**
- **Please send official transcripts in a sealed envelope from your school to:** LCBA, Attn: Scholarships, PO Box 13005, Erie, PA 16514 or if your school uses an online system please have the link emailed directly to scholarships@lcbalife.org.
- **Must be a high school graduate by July 31 of the year of entry** (GED certificates will be accepted, both as evidence of graduation and for the 2.5 of 4.0 GPA requirement. If graduation requirement is not met, no check will be issued and the award is forfeited.)
- **Must be either entering a post-secondary institution for the first time**, or be attending and still working towards first degree or certificate, and attending as a full-time student.
- **High school graduates (teenagers or adults) of any age can apply** provided they are working towards their first degree/certificate.
- **Students entering 2nd, 3rd and 4th years** can also enter.



Elementary/Secondary Scholarship

OVERVIEW

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

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

GUIDELINES

- Each scholarship will provide the actual cost of tuition up to a maximum of \$350. Payments are made directly to the approved school.

ELIGIBILITY

- Student must be entering kindergarten to grade 12 and enrolled at a state accredited Christian elementary or secondary school for fall classes.



Camping Scholarship

OVERVIEW

LCBA will award ten \$200 camping scholarships each year via a lottery to members to attend a camp of their choice. Camps may be recreational, nature, sports or special interest oriented. Scholarships are not automatically renewable. However, campers may apply and/or reapply each year.

GUIDELINES

- Each scholarship will provide the actual cost of registration to a maximum of \$200. Payments are made directly to the camp.

ELIGIBILITY

- Applicants must be between the ages of 5 and 17 to apply.

2022 Scholarship Application

► Only **ONE** application per recipient will be accepted. ◀

APPLICATION / TRANSCRIPT* DEADLINE IS MAY 1st

All entries must be postmarked by **May 1st** and received by **May 8th**. **ALLOW ENOUGH TIME FOR MAILING!**



SCHOLARSHIP RECIPIENT

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

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

First Name			Last Name				
Phone		Email					
Address			City	State	Zip		

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

Certificate #	Name	Relation to Recipient

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

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

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

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

Send completed application
and/or transcripts to:

Email: scholarships@lcbalife.org
Subject: Scholarships

OR

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

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

BRANCH 1425 / Ford City, PA



January Branch meeting.



BRANCH 1425 / Ford City, PA



February Branch meeting with Federal Guest Speaker Sally Robinson - Regional Director of the U.S. Postal Service, who presented a program on national and global mail.



BRANCH 1425 / Ford City, PA



March Branch meeting.



BRANCH EVENTS

BRANCH 1155 / Findlay, OH



October Branch meeting.



February Branch meeting.



BRANCH 1557 / Ephrata, PA

BRANCH 1155 / Findlay, OH



Fall Bake Sale.





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 49 with Matt and Samantha from the LCBA Home Office at their Christmas party.



Branch members purchased, organized, and distributed \$5 Tim Hortons gift cards to Erie Police Officers for Christmas.

**COME to
"SNPJ ISLAND"**

**ARE YOU READY FOR
A WEEK OF FUN?
ARE YOU READY TO
BE A SURVIVOR?
WE ARE READY
FOR YOU!**

**LCBA MEMBERS
ARE INVITED!**

**YOUTH CAMP
July 24-30, 2022
SNPJ Recreation Center,
Enon Valley, PA
(40 miles north of Pittsburgh)**

Activities include:

- * Volleyball
- * Quidditch
- * Basketball
- * Disc Golf
- * Kickball
- * Survivor Challenges
- * Swimming
- * Arts & Crafts
- * Bowling
- * Climbing Wall
- * Obstacle Course



Registration Fees:

- * \$275 per PFA Member Camper
- * \$285 per Non-Member Camper
- * Fee includes lodging, breakfast, lunch, dinner, snacks, and all supplies and costs for all of our activities.

Questions? Email Christine Puskar at cpuskar@polishfalcons.org.

Additional details and registration: polishfalcons.org/national-camp

LCBA Board - 2021 Fall Board Meeting

September 25, 2021 | GoTo Meeting Video Conference

Present Were:

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

Directors of the Board:

Pat DiCesare Matthew Dupee
 Karen LeVert Robert Muth
 Anne Sweigart Michael Courtad

Paul Kenny
 Rick Suchan

Guests:

VP Operations - Alex Miller
 VP Administration/Secretary - Rebecca Black
 VP Sales - Matthew Barr
 Treasurer – Courtney Hagmaier

Saturday September 25, 2021

LCBA Fall Board Meeting

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

Approval of Minutes

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

Review of Prior Year

Financial Update

Ms. Courtney Hagmaier spoke about 2021 Balance and operation Sheet Highlights, Heritage Life Treaty Q2 activity, and Q2 Actual vs Projected Analysis.

Ms. Hagmaier also discussed YTD expense analysis as of 07/31/21 and paid premiums and benefit expenses YTD as of 08/31/2021.

Sales/Fraternal

Mr. Matt Barr spoke about 2021 YTD CFP, PreNeed and GC production, CFP Business mix by date, PreNeed mix over time, and EPO's by month of issue.

Mr. Barr also gave an update on CFP, GC/PreNeed, other groups and current marketing.

Mr. Barr gave an update on our website statistics, Google analytics and social media presence.

Mr. Barr gave a fraternal update in Bereavement Benefits, Road Scholar, and 2020/21 COVID-19 LCBA Board donations.

New Whole Life Plan

Mr. Tuttle spoke about bringing back a Whole Life plan. MVP Consulting will help set up/underwriting/distribution/compensation for the product. We should be able to roll out the product by early 2022.

LCBA Marketplace

Mr. Alex Miller gave a marketplace update. He worked with Mercyhurst University's Beehive to explore and define the issue and solution. The goal is to develop new sales channel that is direct to consumer.

Mr. Miller spoke about the strategy and steps involved on where we are headed.

Administration

Ms. Rebecca Black spoke about death claims processed through 08/31/2021, average days from application received to policy issue, applications received through 08/31/2021, and percent of applications issued through 08/31/2021.

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

Work Environment Summary

Ms. Black spoke about the work place environment questionnaire summary regarding a hybrid work schedule.

Operations

ERM Update

Mr. Miller gave an ERM update.

Cyber Training

Mr. Miller gave an update on the cybersecurity training.

Corporate

Medicare Supplement

Mr. Tuttle gave an update on Medicare Supplement.



Chairperson Report

Ms. Karen Balaban discussed donating funds again as the Board meeting was virtual.

Ms. Balaban suggested to donate to the Hurricane Ida relief through All Hands and Hearts. Discussion Ensued.

All Hands and Hearts was chosen to donate the funds to and to also designate funds to be used to NY, NJ and PA if possible.

A motion was made to donate \$350 per member to All Hands and Hearts and designate funds to be used to NY, NJ and PA was made and carried unanimously.

Committee Reports

Audit/Finance

A motion was made to approve the purchases and sales as presented.
-Passed unanimously

Nominating / Fraternal

Ms. Anne Sweigart gave an update on the Scholarships.

Ms. Sweigart stated that everything is set with Gannon. On the other hand Mercyhurst suspended their insurance related program when they obtained a new President.

Mercyhurst does still have students in the risk management degree and they only suspended the risk management program for the undergraduates with the intentions to bring the program back. The candidates for the year would be the students who are currently enrolled in the program.

Ms. Sweigart also gave an update on the fraternal benefit programs.

Governance

Mr. Matt Dupee reminded the Board to complete the individual and full board evaluation by November 1st and to send the completed full board form to Ms. Black and a note that you have done the personal evaluation.

Disclosure of Financial Reports and Governance Documents

Mr. Dupee state there are no recommended changes to the Disclosure of Financial Reports and Governance Documents.

IRS Form 990 – Review Procedure

Mr. Dupee sated there are no recommended changes to the IRS Form 990.

Keystones of Corporate Governance

Mr. Dupee stated there are no recommended changes to the Keystones of Corporate Governance.

Standard of Conduct for LCBA Board Meeting

Mr. Dupee proposed 1 change to the Standards of Conduct for LCBA Board Meeting. It was proposed to add an additional line at the end stating “For a policy and procedure that is not already documented, the Board will defer to “Robert’s Rules of Order, Newly Revised.”

A motion was made to accept the recommended changes to the Standards of Conduct for LCBA Board Meeting as presented.
-Passed unanimously

Other Business

Mr. Tuttle gave an update on legal matters.

Motion to Adjourn

Chair of the Board declared the meeting adjourned.

Pennsylvania Fraternal Alliance

2022 SCHOLARSHIP PROGRAM



The Scholarship Committee of the Pennsylvania Fraternal Alliance is announcing that the 2022 applications are now available for the annual Scholarship Program. Applications can be obtained through eligible members of a Fraternal Benefit Society belonging to the Pennsylvania Fraternal Alliance or by contacting the Pennsylvania Fraternal Alliance Secretary-Treasurer at Theresa@lpsc.org or 888-834-6614.

Applicants must:

- Be a resident of Pennsylvania and a member of a Fraternal Benefit Society that is a member of the Pennsylvania Fraternal Alliance.
- Be a 2022 high school graduate attending an accredited college, university, trade school, etc. in the summer/fall of 2022 as a full-time student (twelve semester credits).
- Obtain a recommendation letter from your Fraternal Benefit Society.
- Submit a 500-word essay on: “What has membership in a Fraternal insurance company meant to you”.

Return the completed application, essay and letter of recommendation, postmarked no later than September 1, 2022. At least two \$500 scholarships will be awarded. Additional scholarships may be awarded depending upon available funds.

You can also download the application at www.lcbalife.org/pages/news.aspx.

Full instructions are listed on the application.



Robert Muth

Conneaut Lake, PA



Richard Suchan

Buffalo, NY



Anne Sweigart

Bluffton, OH



Douglas Tuttle

Erie, PA
President/CEO

A BRIEF HISTORY OF THE STATIONS OF THE CROSS

STATIONS OF THE CROSS ROSARY CHAPLET

By Mary May

From the earliest Christian times, people have visited the holy land in order to walk where Christ has walked, and to retrace the path he had taken to calvary. On his "way of the cross," there were several places where special events in the course of the passion took place.

At these places pilgrims stopped to remember and meditate on the event. The stopping places were called "stations" from the Latin word "statio," a standing place, or gathering place.

When the Mohammedans seized the holy land by the end of the seventh century, it became almost impossible to go to these gathering places. However, in 1217 St. Francis made a special visit to the sultan regarding the allowance of Christians to visit the holy places. The sultan then granted permission for the Franciscans to take charge of the Holy Sepulchre.

(The custody of the Holy Land (Latin: Custodia Terræ Sanctæ) is a custodian priory of the Franciscan order in Jerusalem, founded as Province of the Holy Land in 1217 by Saint Francis of Assisi, who also founded the franciscan order. Its mission is to guard "the Grace of the Holy Places" of the Holy Land and the rest of the Middle East,)

In the European countries where the Franciscans were located construction began on imitations of the way of cross. Thus, all those who could not go to the holy land were still able to follow in the spirit the way Jesus had taken to calvary. At first, they were constructed only in Franciscan churches. But

when the devotion soon became a powerful means of arousing contrition and devotion to the passion of Christ, and became greatly favored by the people, Pope Clement XII extended it to the whole church.

By the late 16th century the stations were fixed at fourteen. However, since Vatican II the 15th station was added -- the resurrection. Without the resurrection kept in mind, the passion and death of Christ would be meaningless.

Any person can follow "the way of the cross" by reciting the stations in church at any time. However, during the Lenten period, they are prayed as a penitential rite from ash Wednesday through good Friday to remember Jesus' sufferings and agony before being crucified on Good Friday. Some churches set aside each Wednesday or each Friday during Lent for the parishioners to take part in this devotion. This year Ash Wednesday begins on March 2, 2022, Good Friday is April 15, 2022, and Easter will be celebrated on April 17, 2022.

However, Pope Pius IX and Pope Pius X approved praying the stations in the format of a rosary chaplet for those persons unable to go to church due to health reasons, for those individuals who are home-bound or in nursing homes, and presently it can be considered for safety reasons due to the pandemic spread. No kneeling or genuflection is required. You just need to recall each station and recite the designated prayers.

The Stations of the Cross Rosary chaplet of the Way of the Cross was granted to the Vincentian Order by Pope Pius IX (Reigned June 16, 1846 February 7, 1878) and Pope Pius X (Reigned August 4, 1903--August 20, 1914). Later it was withdrawn by the Holy Office (1912), since the indulgences can be gained by using the crucifix alone. This rosary chaplet consists of 15 groups of 3 beads each, between which are medals representing the Stations of the Cross. An additional 6 beads are added as well as a crucifix.

However, it is somewhat of a misnomer to call this a rosary. To the sick and to others who cannot go to a church to make the Way of the Cross, the Holy See has given the privilege of gaining the indulgences attached to the Way of the Cross by holding in their hand a crucifix and reciting the prescribed prayers. To assist you in remembering and visualizing each station you could obtain a holy card from any religious store, or perhaps the church rectory would have some available for you.

To those who are physically unable to do the genuflecting and kneeling with the usual recitation of Stations, or the individual is home-bound or in a nursing home, one can be seated with these anywhere to meditate and pray; and perhaps it is more understandable and able for the younger children to participate since they may know the basic prayers of the church.

At the conclusion you can silently make your own "private" act of contrition, or meditate for a few moments.

FOLLOWING IS THE FORMAT TO USE IN PRAYING THE ROSARY CHAPLET STATIONS AT HOME. However, if you do not have a "rosary chaplet stations of the cross," you can still remember Christ's Way of the Cross, and state the following prayers.

STATIONS OF THE CROSS:

On the crucifix pray the **Apostles Creed**; then recite on the beads-- **one Our Father, 3 Hail Marys**, and finally the **Glory Be**. Next, "Identify the Station" then pray "We adore you O Christ, and we praise you. Because by Your Holy Cross, You have redeemed the world." Next state the appropriate intention below.

Continue in the same manner with the remaining 14 Stations. Our Father, 3 Hail Marys, the Glory Be, Identify the Station, then "We adore you," etc., and the intention for that station.

1. **Pontius Pilate sentences Jesus to Death.** *Lord when I condemn others, I continue to condemn you. FORGIVE ME.*
2. **Jesus takes up the cross.** *Lord, not your cross, but mine you bore. HELP ME REMEMBER.*
3. **Jesus falls the first time under the weight of the cross.** *Lord, when you fell down you kept going. GIVE ME COURAGE.*
4. **Jesus meets his mother on the road to Calvary.** *Lord, you comforted your mother. COMFORT ME.*
5. **Simon of Cyrene helps to carry the weight of the cross.** *Lord, Simon had compassion for you. TEACH ME COMPASSION.*
6. **Veronica wipes the face of Jesus.** *Lord, Veronica gently wiped your face. GIVE ME TENDERNESS.*
7. **Jesus falls a second time.** *Lord, as you fell again, you didn't quit. GIVE ME PERSERVERANCE.*
8. **Jesus receives the consolation of the women of Jerusalem.** *Lord, as you opened your mind, OPEN MINE.*
9. **Jesus falls a third time.** *Lord, as you fell again, you stayed focused. GIVE ME FAITH.*
10. **Soldiers strip the clothes from Jesus.** *Lord, they couldn't strip you of your love. MAKE MY LOVE STRONG.*
11. **Jesus is nailed to the cross.** *Lord, as you forgive, HELP ME FORGIVE.*
12. **Jesus dies on the cross.** *Lord, you redeemed the world; EVEN ME.*
13. **Jesus is taken down from the cross.** *Lord, Mary and only a few remained with you. KEEP ME FAITHFUL.*
14. **Jesus is laid in the tomb.** *Lord, you went first so that I wouldn't be afraid. GIVE ME HOPE.*
15. **Jesus rises from the tomb.** *You could sentence me to death, but YOU'VE LOVED ME TO LIFE – FOREVER. THANK YOU LORD.*

CONCLUSION: Heavenly Father, you delivered your Son to the death of the cross to save us from evil and death. Grant us the grace of the resurrection. We ask this through Christ our Lord. Amen.

HOME OFFICE NEWS



2022 Soup Cookoff!

With winter winding down we snuck in an employee soup cookoff before prime soup eating season was over.

Everyone enjoyed the soups and voted. In the end Tina won the Judge's Choice for her wedding soup and Sam won the People's Choice for her Broccoli Cheese soup!



Financial Highlights

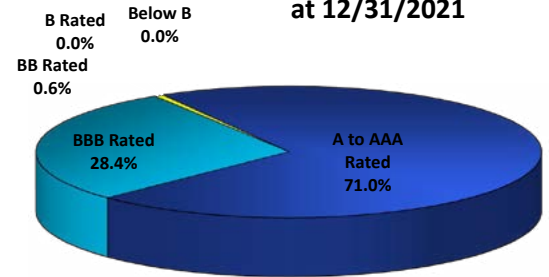


From the Treasurer, *Courtney Hagmaier*

Below you will find a quick summary of noteworthy financial highlights that may assist in understanding the detailed financial statements and supporting graphs.

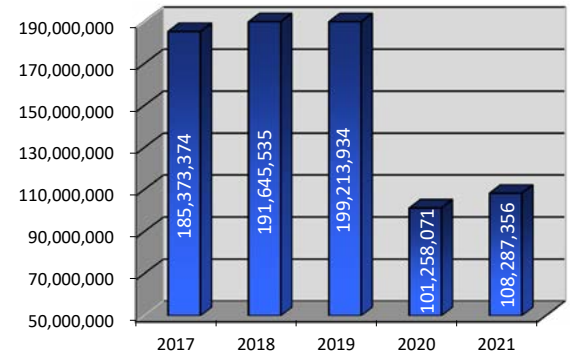
- LCBA’s surplus decreased by \$106k in 2021, while recognizing net income of \$63k.** Overall financial results are a combination of lower premiums compared to recent years as LCBA aims to focus on PreNeed sales in addition to developing a new whole life product, increased benefit payments (partially due to COVID-19) and an expected increase in general operating expenses.
- LCBA’s Risk-Based Capital (RBC) ratio decreased to 903% on December 31, 2021, from 942% on December 31, 2020.** However, this decrease was a direct result of new bond factors approved by the NAIC to increase the number of bond categories in order to better capture portfolio diversity within the RBC calculation. If this change was not in place, LCBA’s RBC ratio would have increased approximately 45 points compared to the prior year.
- Overall portfolio investment quality is high, with an average rating of “A” and 99% of bonds are investment grade.** The persistent low interest rate environment presents challenges for insurance companies, but LCBA continues to improve diversification and uphold book yield as much as possible without assuming unnecessary risk.
- Overall, net death and annuity benefits were up by 20% in 2021 compared to the prior year.** This increase can be attributed to the overall age of LCBA’s blocks of business. Death and annuity benefits can vary widely dependent upon both the number of deaths and the value of the certificates.
- General expenses increased 8% in 2021; this was anticipated with an overall increase in our operating budget of 10% from 2020.** Expenses were up due to the costs associated with the new product line, which began development in the last quarter of the year. Additionally, in 2021, LCBA went through its five year Pennsylvania state insurance department examination, which cost the Association approximately \$230,000 to date; we expect to get the final examination report early on in quarter two of 2022.

Investment Quality at 12/31/2021

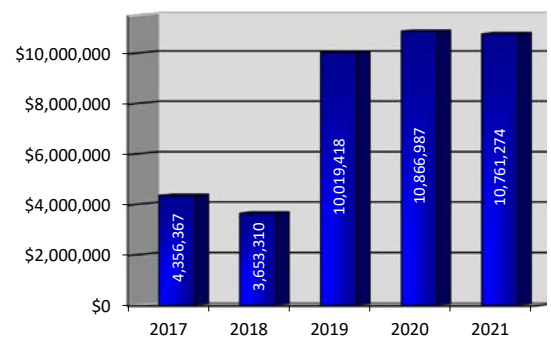


99% of Bonds are Investment Quality

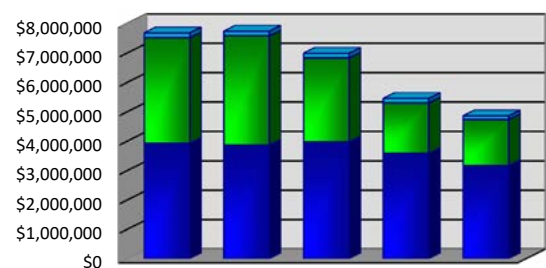
Total Assets



Total Surplus Trend



Operating Expenses



■ General Expenses ■ Commissions ■ Taxes & Fees

Statement of Financial Position

As of December 31,

Assets	2021	2020
Bonds	\$100,793,451	\$93,179,497
Real estate	1,501,760	1,525,796
Certificate loans	998,779	1,064,320
Cash & cash equivalents	2,276,788	2,204,091
EDP equipment	14,669	23,174
Income due & accrued	2,701,909	3,261,193
Total Assets	\$108,287,356	\$101,258,071

Liabilities & Surplus

Certificate reserves	\$81,965,339	\$74,701,809
Deposit-type contracts	5,887,320	5,285,720
Certificate claims	674,770	754,601
Provision for dividends	201,684	229,271
Advance premiums	183,609	286,861
Investment reserves	7,435,988	8,008,389
Accrued general expenses	188,997	363,890
Other liabilities	988,375	760,543
Unassigned funds	10,761,274	10,866,987
Total Liabilities & Surplus	\$108,287,356	\$101,258,071

Summary of Operations

Through December 31,

Income	2021	2020
Life insurance premiums	\$11,493,201	\$14,570,640
Annuity premiums	4,720,071	4,514,667
Accident & health premiums	125,742	146,139
Net investment income	4,723,103	4,796,425
Other income	1,711,259	2,310,550
Total Income	\$22,773,376	\$26,338,421

Member Benefits

Death benefits	4,617,662	4,088,416
Life & annuity benefits	5,358,153	4,198,939
Reserve changes	7,263,522	11,644,808
Total Member Benefits	17,239,337	19,932,163

Operating Expenses

Commissions	1,562,711	1,718,472
General expenses	3,472,623	3,216,431
Taxes & other	123,822	409,002
Total Operating Expenses	5,159,156	5,343,905
Total Benefits & Expenses	22,398,493	25,276,068

Net Gain from Operations	374,883	1,062,353
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Investment capital gain (loss)	-	(151,219)
Dividends incurred	(312,403)	(236,984)
Net Income	62,480	674,150

Other Changes in Surplus	(168,193)	173,419
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Net Change in Surplus	\$(105,713)	\$847,569
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PO Box 13005
Erie, PA 16514-1305

MAGAZINE CODE: 123456
JOHN DOE
123 FAUX ST.
EXAMPLETOWN, PA 12345

WE NEED YOUR HELP!

DO YOU KNOW SOMEONE THAT WOULD BE A GOOD CANDIDATE FOR THE LCBA BOARD OF DIRECTORS?



SKILL SET WE ARE LOOKING FOR: To set policy and strategy and to oversee Association management, it is imperative to have Board members whose values are aligned with LCBA's purpose. Board members should also demonstrate an understanding of the mission of LCBA, be willing to serve, and bring a set of defined professional skills to the board that will contribute to good governance. In light of the growing complexity caused by the legal, regulatory and technical environments in which the insurance business operates, the Board has clearly defined a set of professional skills needed to make our Board most effective.

WHO?

Any adult benefit member in good standing may recommend a candidate for director (including him/herself). The nominating committee reviews submitted materials.

Persons meeting the minimum requirement to serve will be placed on the ballot.

HOW?

By sending the candidate's resume of qualifications and two letters of recommendation to the Secretary of the Association, Rebecca Black:

**Attn: Elections, LCBA,
PO Box 13005, Erie, PA 16514
or election@lcbalife.org by September 1, 2022.**

LCBA's Privacy Policy

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

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

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

Consumer reporting agency means an entity which regularly provides reports (Consumer Reports®) including information regarding an individual's: general reputation, character,

personal characteristics or mode of living and financial status. The information may be obtained through interviews with the individual or third parties such as the individual's: business associates, family members, friends, neighbors, acquaintances or financial sources.

We obtain information about you from the following sources:

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

We do not disclose any personal, non-public information about you to anyone, except as

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

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

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