

direction



A QUARTERLY PUBLICATION OF LOYAL CHRISTIAN BENEFIT ASSOCIATION

SUMMER

Vol. 19 / Issue 2

**THIS WILL BE OUR LAST
QUARTERLY MAILED ISSUE!**
SEE PAGE 1 FOR DETAILS.





We are going digital!

This will be the last quarterly printed and mailed edition of the *Direction* magazine. From this point forward, the *Direction* will be published and available online.

This change is being made for a number of reasons, the biggest being cost. The *Direction* costs LCBA over \$60,000 per year to print and mail. Based on recent statistics it appears less than 2% of the households that get the *Direction* actually look at it or read it. Additionally, more and more are starting to read it online and/or use our Facebook and other social media posts to keep current. So we are saying goodbye to the printed version of the *Direction*.

We will still print and mail one copy of the *Direction* each year to inform you of the status of the Association, reminders for scholarships, election of directors, and any legally required notices.

You can sign up to receive email notices when future *Direction* issues are published by going to our website, www.lcbalife.org, and clicking on the "Subscribe to our Mailing List" button. Fill out your email, choose your preferences, and click the "Subscribe" button.

While we hate to see the end of the mailed *Direction* era, we are happy to see it continue online and be available to anyone that wants to read it. We also hope that by receiving special notices of scholarships and elections, more of you will take the time to participate in both.

Thank you and enjoy this final quarterly printed copy of the *Direction*, and don't forget to go to www.lcbalife.org to sign up to receive email reminders when the electronic version is available!

Douglas Tuttle
President & CEO

Direction

Publisher - Douglas Tuttle, *Erie, PA*
email: tuttled@lcbalife.org

Executive Editor - Michael Mursch, *Erie, PA*
email: murschm@lcbalife.org

Art Direction - Michael Mursch, *Erie, PA*

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

Board of Directors
Michael Courtad, *Pittsburgh, PA*
Pat DiCesare, *Burnt Hills, NY*
Matthew Dupee, *Nazareth, PA*
Paul Kenny, *Erie, PA*
Karen LeVert, *Durham, NC*
Robert Muth, *Conneaut Lake, PA*
Richard Suchan, *Buffalo, NY*
Anne Sweigart, *Bluffton, OH*

Direction is a member of the Communications Section of the American Fraternal Alliance, combined circulation of which reaches 11,000,000. *Direction* (USPS 208-680) is published quarterly by the Loyal Christian Benefit Association, 8811 Peach Street, Erie, Pennsylvania 16509.

Periodicals postage paid in Erie, PA.

POSTMASTER:
Douglas Tuttle
PO Box 13005
Erie, Pennsylvania 16514-1305

Communications for publication should be addressed to:

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

Issues relating to mailing list, change of address and non-delivery of papers should be addressed to:

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

Communications for publication will not be admissible unless accompanied by the name and address of the writer. Contact us at the above address or at:

814-453-4331 –or– 800-234-LCBA (5222)
Telecommunications Relay Service: Dial 711
Fax: 1-888-316-0471
<http://www.lcbalife.org>
email: info@lcbalife.org

Postmaster Send Address Changes To:

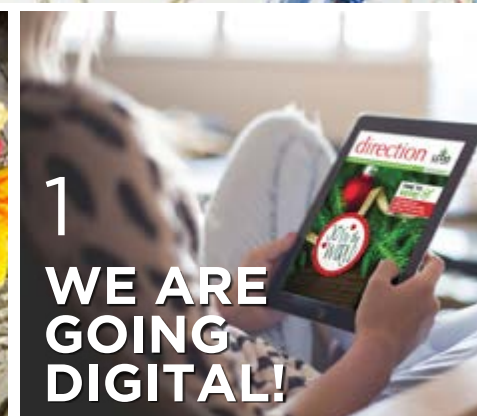
Issue # 19-2
Please mail form 3579 to
Loyal Christian Benefit Association
(ISSN #1040-7596)
Box 13005, Erie, PA 16514-1305

9 Summer Discounts!

We are offering our Benefit members access to discounted tickets for some very exciting attractions!



3
BRANCH EVENTS



1
WE ARE GOING DIGITAL!

contents

- | | |
|------------------------|---------------------------|
| 1. President's Message | 10. Board Meeting Minutes |
| 3. Branch Events | 11. A Note from the Board |
| 8. Member Benefits | 13. Financials |
| 9. Summer Discounts! | 14. Call for Content! |

business hours:

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

upcoming holiday closings:

Independence Day:
Thursday, July 4
Labor Day:
Monday, September 2
Columbus Day:
Monday, October 14



Facebook
lcbalife



LinkedIn
lcbalife



Twitter
@LCBALife

BRANCH 1557 / EPHRATA, PA



Branch 1557 held a Gift Card BINGO Fundraiser in April. In addition to the BINGO games there were refreshments and numerous raffles and prizes.

BRANCH 1557 / EPHRATA, PA



Members of Branch 1557 volunteered to set up and tear down, as well as sponsored a table, at the banquet for Tabor Community Services.

BRANCH 1557 / EPHRATA, PA



www.tabornet.org

Four members of Branch 1557 helped to stuff envelopes for a mailing being prepared for Tabor Community Services. Tabor Community Services helps Lancaster County, PA residents by teaching them the skills they need to solve their housing & financial problems.



May Branch meeting.



BRANCH 1557 / EPHRATA, PA

BRANCH 49 / ERIE, PA



Branch 49 passed out socks to those in need at their annual Sock Day at Bethany Outreach with State Representative Pat Harkins.



BRANCH 1557 / EPHRATA, PA



In May, Branch 1557 held a fundraising card party.



BRANCH 1557 / EPHRATA, PA



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

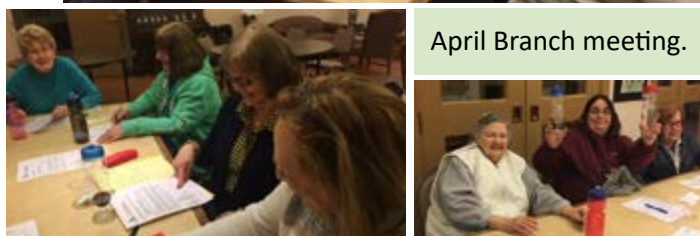
www.gainusa.org



BRANCH 49 / ERIE, PA



April Branch meeting.



BRANCH 49 / ERIE, PA



Branch 49 held a sub sandwich coupon fundraiser with 100 coupons donated to help homeless women Veterans of Erie County.

BRANCH 1538 / LINESVILLE, PA



Branch 1538 held their Lenten Friday fish fry again this year. A group from the LCBA Home Office traveled down to St. Philip Church in Linesville, PA and joined Branch members for the delicious fish dinner.



BRANCH 892 / NEW PHILADELPHIA, OH



Joe Bachman, Tuscarawas County Engineer, was the guest speaker at the April Branch meeting. Branch members collected paper products and cleaning supplies for local Homeless and Women's Shelters.

BRANCH 892 / NEW PHILADELPHIA, OH



Enjoying breakfast at the May Branch meeting.

IN MEMORY OF VICKY CARPENTER
April 23, 2019
Vice President of Branch 892

BRANCH 892 / NEW PHILADELPHIA, OH



Baby clothing and other items were collected from Sacred Heart Parish for Branch 892's annual Christ Child project aimed at providing children with much needed supplies. In addition to the 246 lbs of items, a check for \$1,106 was also donated.

BRANCH 892 / NEW PHILADELPHIA, OH



Members boarding the bus for a trip to Our Lady of Consolation Basilica in Carey, OH.

BRANCH 892 / NEW PHILADELPHIA, OH



Branch members attended the Mass for deceased members and then met for breakfast after.



BRANCH 654 / SALEM, OH



An Easter trivia game was enjoyed and prizes were awarded during the April Branch meeting. Various reports were heard, future benefit projects were discussed, and refreshments were served.



BRANCH 654 / SALEM, OH



Branch member Ruth Huggins is pictured with the new coat rack the Branch purchased for St. Paul Parish's Rectory Meeting Room. It will be used for the Funeral Buffets where Ruth serves as general chairman.

BRANCH 654 / SALEM, OH



Rose Bedell, president of Branch 654 at St. Paul Catholic Church, displays the new covers for the Breaking Bread Mass Books that the Branch purchased for the Church. The 500+ books are used by parishioners during the weekend Masses.

BRANCH 654 / SALEM, OH



March Branch meeting.



BRANCH 654 / SALEM, OH



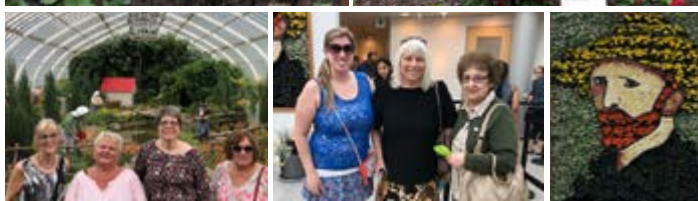
The May Branch meeting featured guest speaker Karen Lawrence, President of the Feline Historical Museum.



BRANCH 1425 / FORD CITY, PA



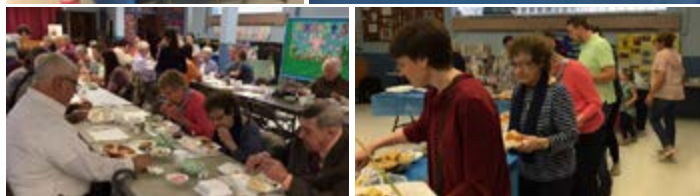
Members of Branch 1425 spent their May meeting viewing the Van Gogh in Bloom exhibit at Phipps Conservatory and Botanical Gardens in Pittsburgh, PA.



BRANCH 1425 / FORD CITY, PA



Branch 1425 held a Spring Smorgasbord in April featuring a choice of soups and a variety of salads, casseroles, and desserts.



BRANCH 1425 / FORD CITY, PA



April Branch meeting with the initiation of new member Jenny Schrecengost.



BRANCH 1425 / FORD CITY, PA



March Branch meeting with a guest speaker from the USDA - Farm Service Agency.



Branch 1556 Meeting Minutes

March 20, 2019
LCBA Home Office



We discussed different types of discount tickets we could offer our members in addition to Cedar Point which we have done the past few years. Offering more than one option would cater to different demographics.

We will run reports to see which cities are the most populated with our members.

We also spoke about reintroducing purse bingo fundraisers as they have raised a good amount of money in the past.

Lastly we discussed different charities we could help or donate to that focus on the senior community.

Branch 1556 is LCBA's largest branch and is always looking for ways to engage its members and support the communities they live in. If any members have ideas for events they would like to attend, a cause we could support or maybe you are already involved in a local organization and would like Branch 1556 to support you and your community please contact us at branch@lcbalife.org or 800-234-5222.

LCBA's Branch Rules & Regulations require minutes for the National Branch overseen by the LCBA Home Office, to be published in Direction magazine.

WE ARE GOING DIGITAL!

(READ PAGE 1 FOR FULL DETAILS)

Visit www.lcbalife.org to sign up for email updates for when new digital issues are published! You can also choose to receive email updates about scholarships, board elections, and other LCBA related information.

BRANCH 867 / DOVER, OH



April Branch meeting.

BRANCH 867 / DOVER, OH



At their monthly meeting Branch 867 welcomed guest speaker Sheila Slezak, Founder & CEO of Dogs 4 Warriors, Inc. The organization's mission is to provide disabled combat veterans with a professionally trained service dog that will provide support, assistance, and guidance through the arduous process of transitioning to civilian life; remembering the The Brotherhood Continues. A donation of dog supplies and money collected by the Branch and the LCBA Home Office was presented.

BRANCH 867 / DOVER, OH



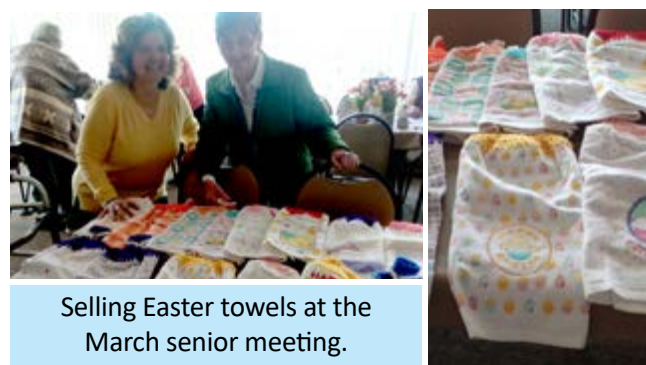
Branch 867 collected religious items including rosaries, medals on chains, scapulars, and various other items to be sent to ministries in Moshi, Tanzania, Africa.

BRANCH 867 / DOVER, OH



Branch members made prayer squares for churchgoers to take for free at the back of their church.

BRANCH 867 / DOVER, OH



Selling Easter towels at the March senior meeting.

Fraternal Benefits

Visit www.lcbalife.org to read full descriptions for each benefit.

Don't forget, as an LCBA member you are entitled to the following benefits!

Discount Program Benefits

ID Theft Assist

ID Theft Assist is a monthly subscription that gives you and your immediate family access to the quickest identity theft response services at a member discounted rate.

Prescription Discount Card

Save 10% to 85% on most prescriptions at over 60,000 pharmacies. Even if you have insurance, present both cards at the pharmacy to receive the lowest price. Immediate family included-even pets!

Pharmacy discounts are NOT insurance, and are not intended as a substitute for insurance. The discount is only available at participating pharmacies. Administrator: New Benefits, Dallas, TX.

Perkspot®

PerkSpot is a one-stop shop for exclusive discounts at some of your favorite national and local merchants! Access PerkSpot & browse through thousands of discounts!

American Hearing Benefits

Discount hearing benefits which provides, free annual hearing consultations, significant discounts on hearing aids, access to a nationwide network of 3,000+ hearing locations, one-year free office visits (limit of 6) and provides 40 free hearing aid batteries per year.

Value-Added Benefits

Insurance Strategist

Insurance professionals available for consultation.

Direction Magazine

The official quarterly publication of LCBA.

Bereavement Benefit *

Your beneficiary can choose an evergreen tree seedling to plant in your memory or a complete grief recovery program that includes four 30-page booklets. Also offered is a memorial flag case exclusively for our veteran members.

Newborn Benefit *

Ability to insure a newborn child regardless of his or her health for up to \$5,000. An additional \$1,000 benefit provided if the newborn does not live.

Orphan Benefit *

\$100 monthly income to qualified guardians or up to \$1,800 annual college scholarship monies until either age 19; married; legally adopted; or in military service. (Maximum total assistance per family \$50,000).

Call 800-234-5222 with any questions about your benefits!

Scholarship Benefits

Elementary/Secondary, Post-Secondary, and Camping Application Period: February 1 - May 1



As an LCBA member you have the opportunity to apply for scholarships for **YOU and YOUR CHILDREN, GRANDCHILDREN and GREAT-GRANDCHILDREN!**

Elementary/Secondary * GRADES K-12

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.

Road Scholar® * Ages 55+

Four \$1,500 scholarships offered annually by lottery – two in spring and two in fall- to attend any program accredited by Road Scholar®, the not-for-profit leader in educational travel since 1975.

Post-Secondary * ANY AGE

This program provides for 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 * AGES 5-17

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.

Want to Get Involved?

If you live outside the area of one of our local branches, you will be part of our larger national branch. We encourage members of this National Branch to join together at a local level to support organizations and activities in their local communities.

Here is a list of active Branches. Want to join? Please contact us at branch@lcbalife.org or 800-234-5222 to get involved.

Branch	City	State	Zip	Branch	City	State	Zip
30	Syracuse	NY	13041	1198	Altoona	PA	16601
49	Erie	PA	16502	1290	Altoona	PA	16601
51	Cleveland	OH	44111	1415	Toledo	OH	43605
654	Salem	OH	44460	1425	Ford City	PA	16226
792	Chicago	IL	60532	1538	Linesville	PA	16424
867	Dover	OH	44622	1556	National Branch		
892	New Philadelphia	OH	44663	1557	Ephrata	PA	17522
909	Leetonia	OH	44431	L017	Berea	OH	44017
1100	Massena	NY	13662	V001	Buffalo	NY	14207
1155	Findlay	OH	45840				

* LCBA Benefit Members only.

DISCOUNT TICKET ORDER FORM



Loyal Christian Benefit Association
A Fraternal Benefit Society
PO Box 13005 • Erie, PA 16514-1305
800.234.5222 • www.lcbalife.org

DETAILS:

You **MUST BE A BENEFIT MEMBER** of LCBA to purchase discounted tickets.

Your identity will be verified before tickets are released.

A **maximum of 4 tickets** per venue per Benefit member are available for purchase.

Please enclose a check made out to "LCBA" for the amount of your chosen tickets.

Checks only will be accepted. No cash or credit/debit cards.

Mail this form and a check made out to "LCBA" to:

LCBA
ATTN: Samantha
PO BOX 13005
Erie, PA 16514

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____

Email (Needed for delivery of E-Tickets) _____

TICKET/PACKAGE DESCRIPTION	NUMBER OF TICKETS/SETS	COST PER TICKET/SET	TOTAL FOR TICKETS
Kennywood Amusement Park <i>Pittsburgh, PA</i> 1 Regular FunDay Ticket - \$32.00		x \$32 = \$	
Cedar Point <i>Sandusky, OH</i> 1 Regular Any Day Ticket - \$46.00		x \$46 = \$	
Six Flags Magic Mountain <i>Los Angeles, CA</i> 1 General Admission Adult Ticket - \$57.00		x \$57 = \$	
ZooQuarium Ticket Package <i>Tampa, FL</i> ZooTampa & The Florida Aquarium - \$42.00		x \$42 = \$	
Cinemark Movie Theaters <i>Nationwide</i> 2 E-Tickets - \$15.50 <i>Note: Order the number of 2-ticket sets you want, not the number of tickets.</i>		x \$15.50 = \$	
AMC Movie Theaters <i>Nationwide</i> 2 E-tickets - \$17.00 <i>Note: Order the number of 2-ticket sets you want, not the number of tickets.</i>		x \$17 = \$	
Call 800-234-5222 with any questions. We cannot take orders via phone. Pricing and availability are subject to change.		TOTAL	\$

Summer Discounts!

We are offering some great ticket discounts this summer to our Benefit members! Don't know if you are a Benefit member? Call 800-234-5222 to find out. Feel free to call us with any other questions you may have.

Ticket Options:

Kennywood Park *Pittsburgh, PA*
1 Regular FunDay Ticket - **\$32.00**

Cedar Point *Sandusky, OH*
1 Regular Any Day Ticket - **\$46.00**

Six Flags Magic Mountain *Los Angeles, CA*
1 General Admission Adult Ticket - **\$57.00**

ZooQuarium Ticket Package *Tampa, FL*
ZooTampa & The Florida Aquarium - **\$42.00**

Cinemark Movie Theaters *Nationwide*
2 E-Tickets - **\$15.50**

AMC Movie Theaters *Nationwide*
2 E-tickets w/ regular popcorn & drink - **\$15.00**

Restrictions and Details:

✦ Fill out the form provided on the previous page or visit www.lcbalife.org to download it. Then mail the form and a check made out to "LCBA" to:

LCBA
ATTN: Samantha
PO BOX 13005
Erie, PA 16514

✦ You must be a Benefit member of LCBA to purchase discounted tickets.

✦ Your identity will be verified before tickets are released.

✦ Call 800-234-5222 with questions. We cannot take orders over the phone though.

✦ A maximum of 4 tickets per venue per Benefit member are available for purchase.

✦ Please enclose a check made out to "LCBA" for the amount of your chosen tickets. Checks only will be accepted. No cash or credit/debit cards.

Election Results



Karen Balaban, Esq



Pat DiCesare



Paul Kenny



Anne Sweigart



Thank you to all who voted in the recent Board election and also to our loyal Board Members that make a commitment to LCBA's continued success! Our members have reelected Karen Balaban, Esq., Pat DiCesare, Paul Kenny, and Anne Sweigart for an additional term.

Remember, as a member of LCBA your vote is important! As we switch to an all digital Direction magazine look for your ballots for future elections to come via standard mail.

Also if you want email updates, visit www.lcbalife.org to sign up for our mailing list.

LCBA Board - 2018 Winter Board Meeting
December 15, 2018 | National Headquarters

Present Were:

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

Directors of the Board:

Pat DiCesare Matthew Dupee Paul Kenny
Karen LeVert Robert Muth Rick Suchan

Guests:

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

Saturday, December 15, 2018

LCBA Board Meeting

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

Approval of Minutes

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

Annual Insurance Update

Mr. Ross Aresco gave a review on LCBA's insurance coverage and spoke about the various types of liability coverage carried by LCBA.

Mr. Aresco also spoke about travel and accident, workers compensation, financial institution bond and executive protection.

YTD Results

Sales/Fraternal/Marketing

Mr. Walter Losee spoke about PreNeed results as of 12/07/18.

Mr. Losee discussed ways to improve both PreNeed and CFP sales going forward.

Mr. Losee gave a fraternal update on branch activity, bereavement benefits and Medicare Supplement Pay it Forward donations.

Mr. Losee also gave an update on the website statistics and chat usage.

Administration Update

Ms. Rebecca Black spoke about death claims processed 09/01/2018-11/20/2018 and year-to-date death claims processed as well.

Operations/IT Update

Mr. Alex Miller gave an IT update on the website, online application, SQL server and NY Cyber Security law.

Financial

Mr. Ross Aresco spoke about 2018 Q3 Balance and Operations Sheet Highlights and 2018 Q3 Year-Over-Year analysis, Canada Life Reinsurance Analysis.

Mr. Aresco also discussed 11/30/18 YTD paid premiums, benefit expenses and expense analysis, LCBA's investment portfolio holdings and 2018 audit.

Financial Presentation

Call with Douglas Brown from Allen Bailey & Associates

Douglas Brown from Allen Bailey & Associates called in to discuss the current status of LCBA's projection model, provide an update on the status

of their cash flow testing work and answer any questions.

Medicare

Mr. Tuttle spoke about the Medicare Supplement line of business.

Corporate

CFP Recent developments

Mr. Tuttle discussed the status of our relationship with CFSA and their desire to expand.

Preliminary Projections/Budget for Upcoming Year

Mr. Aresco spoke about the 2019 Annual Budget Analysis.

A motion to approve the 2019 preliminary budget was made and carried unanimously.

Chairman's Report

Chair Balaban spoke about the 2018 Full Board Evaluation results.

Committee Reports

Nominating

The Nominating Committee discussed that the Winter Direction will feature the slate of five candidates that are up for election, votes are due February 28th. The

Nominating Committee will announce the election results at the Spring Board meeting. In the Summer Direction, election results including the names of any newly elected or re-elected board members will be released and at the Summer Board meeting, they will have their orientation, if applicable, and their induction.

The committee also stated that Michael Courtad's term expires in 2021 as he is fulfilling Barb Waclawek's term.

The next call for nominations will be in 2020. Rick Suchan, Karen LeVert, Michael Courtad, Bob Muth and Matt Dupee will be up for re-election.

Audit/Finance

Investment purchases and sales

A motion to accept investment purchases and sales from 09/01/18 through 11/30/18. – Passed unanimously.

Discussion of investment Advisor/Manager

Chair of the Audit/Finance Committee Pat DiCesare proposes that LCBA change investment advisers from Wellington to Parkway. Discussion ensued.

A motion was made to change LCBA's investment adviser from Wellington to Parkway. – Passed unanimously.

Governance

Policies and Procedures

Board Survey of President & CEO Performance - Mr. Dupee stated that there are no proposed changes for the Board Survey of President & CEO Performance.

President & CEO Position Description - Mr. Dupee stated there are no proposed changes for the President & CEO Position Description.

President & CEO Annual Performance Review - Mr. Dupee stated there is one change for the President & CEO Annual Performance Review. The committee added "as a one-time payment" on page 2 under Adjustments for incumbents who have reached the maximum salary, to be consistent with LCBA employee adjustment process.

Motion to Adjourn

A motion to adjourn the Winter Board Meeting was made and carried unanimously.

A Note FROM THE BOARD

INSURANCE - TERM OR PERMANENT, Which is best?

Sometimes people make insurance more complicated than it has to be! We've already discussed how insurance companies work in a previous article, so let's move on to the types of policies available for purchase.

All life insurance policies are basically divided into two types - term policies and permanent policies. While some companies offer policies with different names and having lots of variations, they must be a form of either Term or Permanent-so don't get confused!

So which is best for you? It depends on your age, health, lifestyle-of course. But mostly it depends on why you're buying the policy in the first place. If you want or need insurance for a limited period of time-perhaps to guarantee a home mortgage or auto loan etc, then you'd need insurance for a specified period of time, or TERM INSURANCE. However, if you want to protect your family's financial security indefinitely, then you'd need PERMANENT INSURANCE. It's important to remember that permanent insurance is more expensive because the premium is fixed for life (in other words it doesn't increase) while term insurance premiums increase every time the policy ends and you decide to re-purchase. Also, permanent insurance policies have cash value and sometimes even pay dividends (like LCBA's policies). (Don't be confused-we'll discuss cash value in a subsequent article-its not complicated).

So anyway, there is NO "best"! Term insurance is cheaper if you're younger but gets more expensive as you age. Permanent insurance is more expensive if you're young but the premium is constant throughout your life. Everything depends on your needs at the time you buy the policy. BUT MOST IMPORTANT-always talk to an insurance professional at LCBA to help guide you through the entire process.

Thanks,

Pat DiCesare
LCBA Member, Board of Directors-LCBA



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



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 March 31,

Assets	2019	2018
Bonds	183,270,720	181,721,274
Real estate	1,582,007	1,560,847
Certificate loans	1,097,460	1,115,522
Cash & cash equivalents	4,034,180	2,692,712
Investment income due	2,028,188	1,964,330
Other assets	498,986	405,638
Total Assets	192,511,541	189,460,323
Liabilities & Surplus		
Certificate reserves & claims	178,081,829	174,265,043
Deposit accumulations	7,151,301	6,990,779
Other liabilities	2,594,866	2,677,000
Investment reserves	1,215,468	1,475,218
Unassigned funds	3,468,077	4,052,283
Total Liabilities & Surplus	192,511,541	189,460,323

Summary of Operations

Through March 31,

Income	2019	2018
Life premiums	3,639,851	2,653,137
Annuity premiums	3,528,114	1,731,131
Investment income	2,018,094	2,080,235
Other income	1,118,336	735,416
Total Income	10,304,395	7,199,919
Member Benefits & Expenses		
Death benefits	2,007,268	1,449,633
Other member benefits	4,609,634	4,354,168
Reserve changes	1,789,600	(505,831)
Operating expenses	2,045,709	2,112,897
Dividends to members	180,472	179,014
Total Benefits & Expenses	10,632,683	7,589,881
Net Income	(328,288)	(389,962)

Want to brag about a fellow LCBA member?

Have a new baby, a wedding announcement, or another family event you're proud to share?

If you have a story suggestion or announcement send via email with the subject line "Direction Content" to direction@lcbalife.org or by mail to Direction Content, PO Box 13005, Erie, PA 16514.

Note: Submission of material or suggestions does not guarantee publication.

Orthodox Members Call for Content!

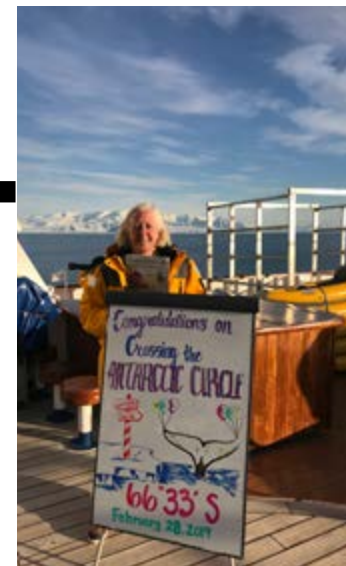
We are looking for content submission from our Orthodox members. Please contact us if you are interested in writing an article, highlighting an event/achievement or any other content that would be relevant to our Orthodox members.

Send content via email with the subject line "Orthodox" to direction@lcbalife.org or by mail to Orthodox, PO Box 13005, Erie, PA 16514.

Note: Submission of material or suggestions does not guarantee publication.



- LCBA NEWS AND EVENTS -



Karen Balaban, LCBA Chair of the Board of Directors, recently traveled to Antarctica and took a few moments to pose with her copy of Direction Magazine!



LCBA President/CEO Doug Tuttle traveled to Harrisburg, PA for the annual legislative lunch at the Pennsylvania State Capitol with Lieutenant Governor of Pennsylvania John Fetterman and executives from fellow fraternal societies.

Pennsylvania Fraternal Alliance 2019 SCHOLARSHIP PROGRAM

The Scholarship Committee of the Pennsylvania Fraternal Alliance has announced that 2019 applications are now available for the annual Scholarship Program. Applications can be obtained through LCBA's website (see below) or by contacting the Pennsylvania Fraternal Alliance Secretary-Treasurer at Theresa@lpsc.org or 888-834-6614. Return the completed application, essay and letter of recommendation, postmarked no later than **September 1, 2019**.



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 2019 high school graduate attending an accredited college, university, trade school, etc. in the summer/fall of 2019 as a full-time student (twelve semester credits). Proof of attendance must be submitted with application.
- Obtain a recommendation letter from your Fraternal Benefit Society.
- Submit a 500-word essay on: "What does fraternal mean to you? What would you do to increase the relevance of fraternal to you and your peers?"

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

Full instructions are listed on the application.

At least one \$500 scholarship will be awarded. Additional scholarships may be awarded depending upon available funds.

78% of people

agree that financially preparing for life's unknowns is a way to show your loved ones you care for them.

Source: 2019 Insure Your Love Consumer Survey, Life Happens

65% of people

agree that they could be doing more to prepare for their family's financial future.

Source: 2019 Insure Your Love Consumer Survey, Life Happens



PO Box 13005
Erie, PA 16514-1305

Did You Know?

You could take a **free trip** on LCBA.

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

- Road Scholar offers 5,500 programs in all 50 states and 150 countries around the world.
- Road Scholar offers exceptional, lifelong learning programs at a remarkable value. The average cost for programs is \$173/day on adventures in the U.S. and \$351/day (not including airfare) on international adventures and includes accommodations, meals, lectures, activities, transportation within the program, taxes, gratuities and a travel assistance and insurance plan.
- Road Scholar programs are assigned an Activity Level rating from Easy to Challenging for participants to select the appropriate programs for their physical ability.

ELIGIBILITY:

- Applicant must be a benefit member or be the natural or legally adopted grandchild or child of a benefit member. The LCBA life or annuity certificate qualifying the applicant must be issued no later than the application deadline.
- Applicant must be 55 years of age as of the application deadline.
- Applicant must enroll in a program listed in the Road Scholar® program guide or on their website at www.roadscholar.org.
- Applicant must complete the approved application form found at www.lcbalife.org.



ROAD SCHOLAR®



Visit
www.lcbalife.org
to apply online or to download
the form. You can also call
800-234-5222
to request an application be
sent to you.



Applications for fall scholarships will be accepted until August 31!