

direction



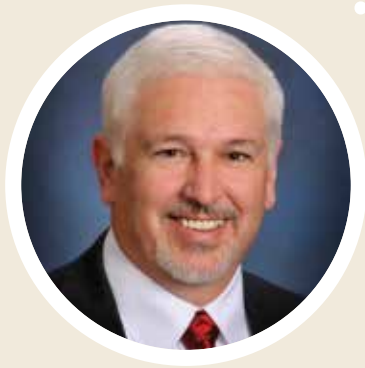
A quarterly publication of Loyal Christian Benefit Association

Vol. 18 | Issue 4

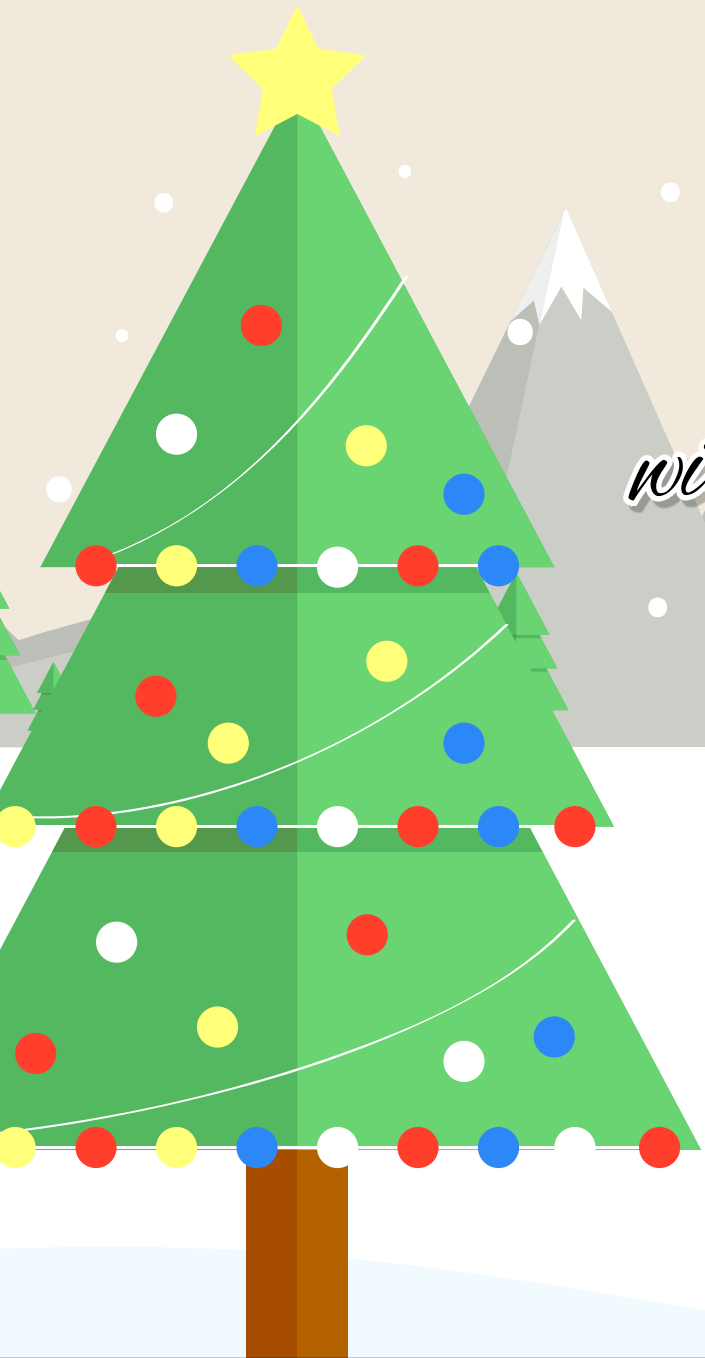
**TIME TO
VOTE!** 

**LCBA BOARD OF
DIRECTORS ELECTION!**
See Page 7 for more info.





I hope you all enjoy a
*Merry
Christmas*
& a
*Happy
New Year*
with family & friends!



A handwritten signature in black ink, appearing to read 'D. Tuttle'.

Douglas Tuttle
President & CEO

Direction

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Matthew Dupee, *Nazareth, PA*
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Richard Suchan, *Buffalo, NY*
Anne Sweigart, *Bluffton, OH*

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We Need Your Vote!

Voting begins January 1 for the LCBA Board of Directors! Learn more about the candidates.

REMEMBER when you vote **ONLINE** you will be entered into a drawing for a **\$250 Visa Gift Card!**



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Road Scholar Trip Report

Read about Nancy and Wayne Topper's trip to beautiful Wyoming.

ROAD SCHOLAR

3



Branch Events

LCBA Branches make a difference in their communities by raising money, volunteering, and giving back!

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Home Office Events

See what's going on with employees at the LCBA home office.

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- 1. President's Message
- 12. A Note from the Board
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- 14. Orthodox Division



business hours:

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



holiday closings:

New Year's Day:
Tuesday, January 1

Martin Luther King Day:
Monday, January 21

Presidents' Day:
Monday, February 18

Good Friday / Easter:
Friday, April 19
Monday, April 22



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BRANCH EVENTS



At their September meeting, members voted to make a number of donations.



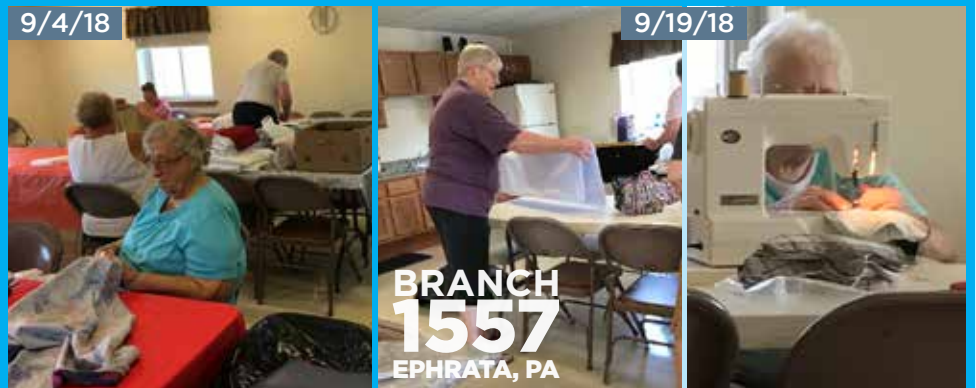
Handmade dishcloth sale.



Annual Branch Christmas party with a Holiday meal, games, and gifts!



Branch 1557 held their annual summer picnic with members and their family and friends. Everyone enjoyed playing funny games and assembling wreaths to distribute to the needy.



Branch 1557 members gathered to volunteer by tracing, cutting and sewing patterns for sanitary pads from donated materials to give to Gain USA who will distribute to impoverished countries.

www.gainusa.org



A covered dish dinner was enjoyed by members and their guests at the September monthly meeting.

BRANCH EVENTS



At the Branch Christmas party, LCBA President/CEO Doug Tuttle presented a Platinum BROOM award to Branch President Deb Ceraso and the Fraternalist of the Year award to Carmella Shirley. In addition to dinner, members brought gifts that were given away throughout the night.



BRANCH 892
NEW PHILADELPHIA, OH

Branch President Judy Campo volunteering at T4C (Tuscarawas County Council for Church and Community) with monthly mailings.



BRANCH 1425
FORD CITY, PA

In October, Branch 1425 sponsored a Fall Food Festival with soups, salads, casseroles, and desserts.



BRANCH 892
NEW PHILADELPHIA, OH

Branch Members helping with the weekly collection at Sacred Heart Church.



BRANCH 892
NEW PHILADELPHIA, OH

Members putting together bags of paper and cleaning products for residents of Harbor House. Lunch was also served as members learned about the organization Sweet Pea's Angel Gowns.



BRANCH 892
NEW PHILADELPHIA, OH

September meeting.

BRANCH EVENTS



St. Joseph's Parish senior group meeting and lunch.



Louise Warsham, from the T4C organization, spoke at the November meeting. She also picked up the hats, coats, and gloves the Branch collected, plus a donation.



At their September meeting, member Karol Lindowl spoke about her trip to Moshi, Tanzania in South Africa. She showed pictures including her work with an orphanage and Sister Walter who is starting a nursing school. The Branch donated money to the Kilimanjaro Mission of Hope and Outreach which is currently housing 60 children of all ages, including some infants. With the donation, 40 pairs of shoes for the older children were purchased.



At the Christmas Party, with members as well as Wally and Samantha from LCBA's Home Office; Father Jimmy displayed the chalice that Branch 867 funded to have refurbished.



October meeting.



Employee Appreciation

These LCBA employees celebrated work anniversaries at our annual employee appreciation day.



Alex Miller
VP Operations
20 Years



Walt Losee
VP Sales
10 Years



Ben Pershing
Programmer/Analyst
10 Years



Matt Barr
LCBA Agency Supervisor
10 Years



Michael Mursch
Creative Services Specialist
5 Years



HOME OFFICE EVENTS



Day of Service

This year for our annual day of service we spent the day at Asbury Woods. The mission of the Asbury Woods is "to provide all members of the community with meaningful environmental, educational and recreational experiences that inspire a greater sense of environmental awareness, sustainability and stewardship".

We helped them set up for their annual Scary Creature Feature, a fall family event with hayrides, donuts and cider, activities and a guided walk through the woods where guests learn about some not-so-scary nocturnal creatures that live in the forest. We carved pumpkins, assembled donut snack packs, decorated a bit, and did some landscaping. It was a good day of work for a great local non-profit that we were more than happy to help!



Wellness Day

We held our annual Employee Wellness Day at Presque Isle in Erie, PA which included a healthy breakfast and lunch, biking to work up the appetite, cornhole, yardzee, bocce, and chair massages!

We're refreshed, rejuvenated, and ready to continue bringing our best to all of our members and community.



Trim A Tree

We took a little time off to decorate our office Christmas tree together.



Summer Picnic

LCBA held its annual employee picnic on July 25. It was a great employee get-together full of food, fun, and prizes.



WE NEED YOUR VOTE!



It's that time again... time for LCBA Board of Directors elections! As an LCBA member, this is how you can affect and guide the future of LCBA – by helping to determine the leadership of our Association. Our Board consists of nine elected Directors. In this current election cycle, four (4) seats are up for election to a four year term.

A brief biography of each candidate follows listed alphabetically by last name. Please refer to the back cover and page 8 for instructions on how to cast your ballot.



Karen Balaban, Esq.

Ms. Balaban has been an LCBA member since 1979 and a member of the LCBA Board since December 2010. She has served as Chair of the Governance Committee and is in the first year of the two-year term as Chair of the Board. With a J.D. from Duquesne University School of Law, she is admitted to practice in the Commonwealth of Pennsylvania and before the United States Supreme Court. Her legal practice areas include insurance regulation. Currently focusing on her service to LBCA, Ms. Balaban has also served on several non-profit boards: St. Patrick's Cathedral Parish Council, Catholic Diocese of Harrisburg Pastoral Council, St. Thomas More Society of Central PA, Project Mercy, Bishop McDevitt High School Board of Education, and the Susquehanna Appalachian Trail Club. Besides volunteering at her church's soup kitchen, she also assists annually at the Harrisburg homeless shelter on behalf of her church. An avid hiker, her latest accomplishment was completion of the 2,190 mile long Appalachian Trail.



Pat DiCesare

Mr. DiCesare has been a member of LCBA for over 30 years, is Vice President of Branch 1556 (National Chapter), and is the current Chair of the Audit and Finance Committee. He is a consultant on insurance related matters to several municipalities in New York State and holds an insurance license in both New York and Florida. Mr. DiCesare has 50 years of experience in the insurance industry, having worked as an underwriter for the Insurance Company of North America, and as an account manager for a large insurance agency before forming his own successful agency. Mr. DiCesare has served on the advisory boards of several major insurance companies and was elected to the board of directors of a mutual fund where he was appointed to the SEC compliance committee. He is a graduate of Siena College and holds the Certified Insurance Counselor (CIC) designation. Mr. DiCesare has authored numerous articles in insurance industry periodicals.



Adrienne Hirsch

A lifelong Orthodox Christian, Ms. Hirsch became a member of the Orthodox Society of America (OSA) in 1987, then became a member of LCBA when the companies merged in 2003. She is familiar with fraternal organizations; her father served as legal counsel to OSA, including the merger with LCBA. During her 35-year professional career Ms. Hirsch has held executive leadership and management positions at numerous nonprofit organizations. Some include The Field Museum, Roosevelt University, Illinois Arts Council, and National Endowment for the Arts. As a collaborative professional, she creates trusting relationships with staff, volunteers, community leaders, and continues to serve as a mentor for emerging leaders. Her strengths include policy analysis, a focus on vision and mission, planning and creative problem solving. She holds a passion for excellence, upholding the highest ethical standards. She feels it would be a distinct honor to serve LCBA, in memory of her father.

- Voting opens January 1, 2019.
- Deadline for voting is February 28, 2019.
- All mail ballots must be postmarked by February 28, 2019 and received by the Home Office no later than March 17, 2019.
- Results will be formally accepted at the spring Board meeting and will be announced on our website and in the Summer *Direction* magazine.

VOTING ONLINE

If you are not yet registered online:



Click the LOGIN button located at the upper right of the page and click "MEMBERS". Continue with the instructions to the right.

If you are registered at lcbalife.org:



Click the VOTE NOW button located at the top of the page and log in (if not already).

Registration Instructions

Sign In:

Email Address:

Password:

Don't have an account? [Create one now!](#) [Forgot your password?](#)

Click the "Create one now!" link located under the green sign in button.

Create Your Account:

First Name:

Last Name:

Email:

Password length minimum: 7.

Password:

Confirm Password:

Enter your information and click "SIGN UP".

Verify Your Relationship

Enter your information in the fields below to allow us to verify your relationship with LCBA:

First Name:

Last Name:

Date of Birth: / / (ex: 01/01/1901)

Last 4 digits of your SSN:

You must then verify your information. Enter your information and click "SUBMIT" and if verified you will get a success message.

Success! You are now verified.

You will need to Sign In Again for changes to take effect.

Michael's Account

[Verify Relationship](#)

Facebook Password

You can always check if you need to verify by clicking your name after logging in.

HAVE ANY QUESTIONS?
Please give us a call at
800-234-5222



Paul Kenny



Anne Sweigart

Mr. Kenny is a member of Branch 1556, has served on the LCBA Board for the past eight years, and is the former Chair of the Audit and Finance Committee. He brings over 20 years of successful experience in managing financial, operational, and business development initiatives. A business degree graduate of St. Francis Xavier University in Antigonish, Nova Scotia, his particular expertise includes the development and application of key business indicators to evaluate financial operations and guide revenue growth. Paul serves as President of McManis & Monsalve Associates in Erie, PA, a management consulting company devoted to helping businesses large and small identify corporate risks and opportunities for informed decision making. Mr. Kenny has also held executive positions at Coca-Cola Enterprises and Seagram Distillers, both domestically and internationally.

Ms. Sweigart has a long family history with LCBA following in her mother's footsteps. She herself has been an active member since 1968 with Branch 1155 (Findlay, Ohio), and is currently serving as President of this active Branch. She has also served as a National Marshall under LCBA's pre-2008 delegate based governance structure, is a past Fraternalist of the Year Award recipient, and is currently serving on the Nominating Committee for the LCBA board. Ms. Sweigart's career has been to dedicate herself to being of service to others as a Registered Nurse. The position of Emergency Department Shift Coordinator at Bon Secours Mercy Health, Saint Rita's Medical Center and House Supervisor roles have demonstrated her strong leadership skills. Ms. Sweigart continues to be of service to others as a 29 year 4-H Advisor for the Ohio State University Extension 4-H Youth Development Program. She has served on the Regional Extension Advisory Board and the county 4-H Advisory Council. In 2008 Ms. Sweigart developed her own business dealing in real estate investing and currently owns and manages rental properties and rehabs homes.

DO YOU
KNOW
AN LCBA
MEMBER
THAT DOES
GREAT
THINGS?



We want to hear about it!
We want to promote it!

We love to hear about our members that give a bit extra (and then some more) to their communities.

Tell us their stories
at **800-234-5222** or
outreach@lcbalife.org

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®

**Applications will be accepted
from January 2 - February 28!**

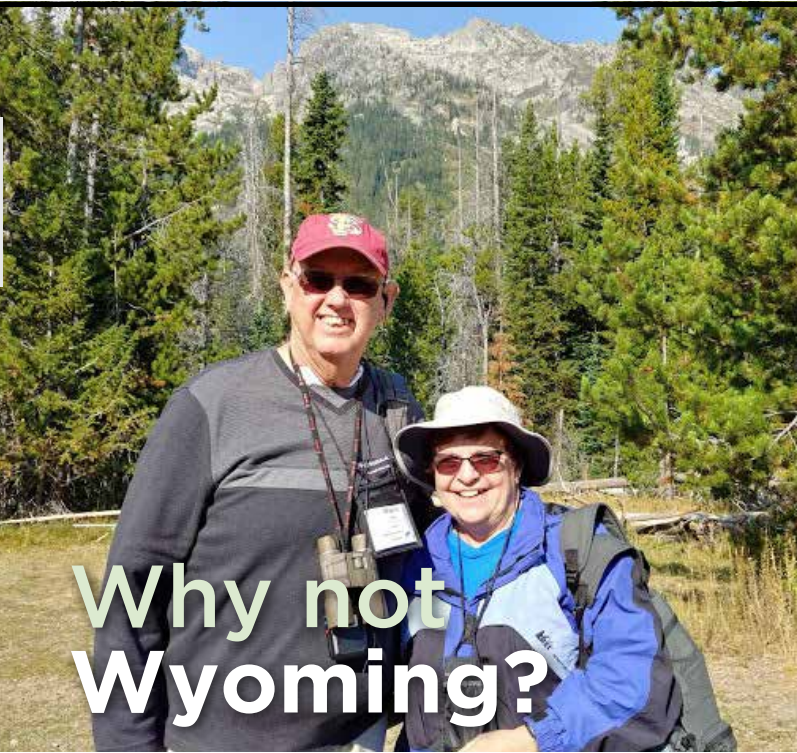
- Road Scholar offers 5,500 programs in all 50 states and 150 countries around the world.
- Road Scholar offers exceptional, lifelong learning programs at a remarkable value. The average cost for programs is \$173/day on adventures in the U.S. and \$351/day (*not including airfare*) on international 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.road scholar.org.
- Applicant must complete the approved application form found at www.lcbalife.org.
- LCBA members are only eligible to win the Road Scholar Scholarship once per year.

TRIP REPORT

ROAD SCHOLAR[®]



Why not Wyoming?

Thanks to LCBA and Road Scholar, my husband Wayne and I were thrilled to explore Wyoming, a state we had never visited.

Deciding how to use the Road Scholar scholarship certificate was part of the fun as we studied the many offerings. The program titled "Great Outdoor Get Together in the Tetons and Yellowstone" described an interesting combination of canoeing, hiking, river float, ecosystem talks, and even a community service project. We especially liked the diversity of hikes that were offered, as we could choose the distance we would be comfortable walking. For us Floridians who were used to being at sea level, this was a definite plus, as we were not sure how our systems would function at 7,000 to 10,000 feet!

We flew into Jackson Hole, Wyoming, where we were picked up by staff members from the Teton Science School, our hosts and guides for the week. Stepping off the plane had been a fascinating sight for us "flat landers", as we were staring directly at the Grand Tetons. Leaving the airport, we learned the interesting fact that the Jackson airport is the only airport in the country that is located within a national park!



Our room at the Teton Science School was in a lodge style building that was made to blend naturally with the surrounding canyon walls. Check-in was handled very efficiently by the staff who reminded us to drink plenty of water to stay hydrated in these higher elevations. Our orientation meeting reminded us to dress in layers during the week, as we would have a wide fluctuation of temperatures during the day. While we frequently walked to the dining hall for breakfast in 40-degree weather, the temperatures were approaching 80+ degrees most of the afternoons.

Our guides from the Teton Science School were extremely knowledgeable about the geology, flora, and wildlife of the area. As we traveled to our daily adventures, we learned so much about the delicate balance of the local ecosystem. On most days, we packed our own lunches to eat in the field, often by a beautiful lakeside or bank of a river. Our total group of approximately 45 was broken down into 4 smaller activity groups, each with two guides. Our activities rotated, so that we had a small group experience each day, rather than having all 45 of us canoeing the same space at once!

While most of our time was spent in the Grand Teton National Park, we did have a day trip up to Yellowstone, where we got to watch Old Faithful and explore the Geyser Basin. We survived a short hike at the top of Rendezvous Mountain after taking the aerial tram up to 10,450 feet. We enjoyed two free evenings in Jackson to explore this interesting town full of art galleries and unique restaurants. Our group's stewardship project consisted of working with park rangers who were refurbishing picnic tables.

While Wayne used power tools to assemble tables, I was decked out in coveralls for painting. Our group definitely bonded as we sanded and painted together for several hours!

We really enjoyed the diversity of outdoor exploration, combined with expert lectures, gorgeous scenery, and wildlife sightings. As one of our group members said, it was like "going to camp for adults"! Thank you LCBA and Road Scholar for helping us to have this incredible experience.

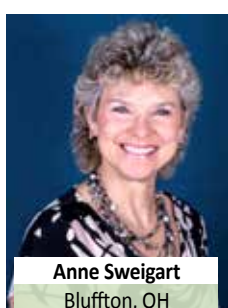
- Nancy & Wayne Topper

To learn more about Road Scholar visit www.lcbalife.org and click on the Road Scholar link under "MEMBER BENEFITS".

CONDENSED BOARD MEETING MINUTES

LCBA Board - 2018 Summer Board Meeting June 1, 2018 | National Headquarters

Current LCBA Board *(as of December 2018)*



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

Directors of the Board:
Robert Muth Karen LeVert
Matthew Dupee Pat DiCesare
Paul Kenny Richard Suchan
Anne Sweigart

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

Excused: Barb Waclawek

Friday, June 1, 2018

LCBA Agency Board Meeting

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

Approval of Agency Minutes

A motion to approve the 2018 Spring Agency minutes was made and carried unanimously.

Sales Update

Mr. Losee spoke about LCBA Agency Yearly Production through 06/01/18.

Mr. Losee also spoke about how the Agency will become more interactive with Funeral Homes and Directors and how they will become more closely aligned going forward.

Motion to adjourn

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

LCBA Board Meeting

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

Board Bio/profile

Board reminded to update their profiles.

How to be a Star Director

Ms. Balaban spoke on how to be a star director.

Committee Assignments

The committee assignments are as follows:

Audit/Finance Committee

- Pat DiCesare, Chair -Paul Kenny
- Karen LeVert -Richard Suchan
- Karen Balaban, ex officio

Governance Committee

- Matt Dupee, Chair - Bob Muth
- Doug Tuttle - Karen Balaban, ex officio

Nominating Committee

- Richard Suchan, Chair - Karen Balaban
- Anne Sweigart - Barb Waclawek

Approval of Minutes

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

Independent Auditor Presentation

Vincent Halupczynski, BKD Audit Partner, Discussed the 2017 financial statement audit, internal control review and other required communication.

Sales

Mr. Walter Losee gave an update on our PreNeed and Final Expense plans. Which included issued business, distribution and production.

Fraternal

Ms. Michele King gave an update on Bereavement Benefits, Medicare Supplement Pay it Forward Donation, 2017 Scholarships and BROOM Awards. Ms. King also spoke about the Website Live Chat and Search Engine Marketing.

Ms. King proposed starting in 2019 that every member who applies for a Scholarship online gets two extra entry for the drawing.

Ms. King also proposed to give an extra entry for anyone that is a direct descendant of a benefit member.

A motion was made to approve the proposed scholarship enhancements. – Passed unanimously

Corporate

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

Financial

Mr. Ross Aresco spoke about 2018 First Quarter Balance Sheet and Operating Highlights and 2018 First Quarter year-over-year analysis, Reinsurance Analysis and projection assumptions.

Mr. Aresco also discussed 04/30/18 YTD paid premiums, benefits, and general expenses.

Administration

Mrs. Rebecca Black spoke about death claims processed from 04/01/18 - 05/31/18 and year-to-date.

Operations

Mr. Alex Miller gave an operations and automation update.

Introduction to the Wellington Insite Web Portal

Mr. Aresco spoke about the functionality that we have access to on the Wellington website.

Audit/Finance

2017 BKD Independent Audit Report

A motion was made to accept the 2017 BKD Independent Audit Report. -Passed unanimously

Investment purchases and sales

A motion was made to accept investment purchases and sales from 04/01/18 through 04/30/18. - Passed unanimously

Illustration Actuary

A motion was made to appoint Allen Bailey of Allen Bailey & Associates as LCBA's illustration actuary for the twelve month period beginning July 1, 2018. -Passed unanimously

Valuation Actuary

A motion was made to appoint Allen Bailey of Allen Bailey & Associate as LCBA's valuation actuary for the twelve month period beginning July 1, 2018. -Passed unanimously

Nominating

The Nominating Committee stated they reviewed the qualifications they will be looking for, in potential candidates for the upcoming election. They will be looking for candidates with legal, accounting, finance, investment, sales and marketing, insurance, IT or healthcare backgrounds. With additional skills including strong community involvement and having prior board experience.

The application will be modified to have a yes/no question for 'Are you 16 years of age or older?'

The Nominating Committee is creating an evaluation form that would be filled out for incumbent board members for re-election.

Governance

Policy Review

Appointment of Interim Board Members

- Mr. Dupee stated there are no recommended changes for the Appointment of Interim Board Member policy.

Board Director Position Description

- Mr. Dupee stated there are no recommended changes for the Board Director Position policy.

Chairperson Position Description

- Mr. Dupee stated there are no recommended changes for the Chairperson Position Description policy.

Conflict of Interest - Mr. Dupee stated there are no recommended changes for the Conflict of interest policy.

Statement of Personal and Professional Standards of Conduct

- Mr. Dupee stated there are no recommended changes for the Statement of Personal and Professional Standards of Conduct policy.

Call for bylaw changes - Mr. Tuttle made an annual call to bring up any bylaw changes that we may need. Current bylaws with previously approved changes are being filed before the end of the year.

Other Business

2019 Meeting Dates

Discussion ensued regarding the 2019 Board Meeting Dates.

2019 Board Meeting Dates:

- Spring**, April 12th with an 8:00a start
- Summer**, June 14-15th (LCBA employee gathering on the 14th)
- Fall**, Sept 20-21st -**Winter**, Dec 6-7th

Board Compensation

Discussion ensued regarding Board Compensation.

A motion was made to increase the stipend by \$1,000/year (\$250/quarter) starting at the 2018 Fall Board Meeting. -Passed Unanimously

2018 Goals

Mr. Tuttle proposed his 2018 performance goals.

Motion to Adjourn

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

A Note FROM THE BOARD

Dear Policyholders and friends,

The Board of Directors of LCBA would like you to be aware of our company's annuity products and how they can help support you during retirement years. After all, fixed annuities are our business and we are experts at it. And because you are our member, our products are always designed to work for you and your loved ones.



You see, an annuity is nothing more than an insurance policy. It just works in reverse! So, instead of paying premiums over time and receiving a lump sum benefit sometime in the future, you can make a lump sum deposit in the beginning and receive the benefits in the future. And they're pretty flexible. So YOU decide how your benefit is paid to you (either all at once, over your entire life, just for a period of time, right away, some now some later, some to you and some to your estate - well, you get the picture)! And the best part is that your interest earnings aren't taxed as they're building up, but only when you take them. Annuities can be a great, flexible earning, tax-deferred plan with guaranteed interest growth specifically designed to supplement your retirement income

And don't forget that LCBA is a Christian-based fraternal company that's owned by you, our members and returns profits to you through member benefits, and your communities through our branches.

Want to know more? Call our home office at 800-234-5222 and we'll help you retire better.

Thanks,

Pat DiCesare

LCBA Member, Board of Directors-LCBA

Statement of Financial Position - As of September 30,

Assets	2018	2017
Bonds	\$183,719,567	\$180,030,978
Real estate	1,586,999	1,573,955
Certificate loans	1,090,023	1,049,845
Cash & cash equivalents	4,024,711	3,347,585
Investment income due	2,034,263	2,011,563
Receivable for securities	7,835,891	-
Other assets	412,601	299,386
Total Assets	\$200,704,055	\$188,313,312

Liabilities & Surplus

Certificate reserves & claims	\$177,335,639	\$174,036,582
Deposit accumulations	6,845,811	6,306,145
Payable for securities	8,553,563	-
Other liabilities	2,682,688	2,337,498
Investment reserves	1,402,462	1,614,161
Unassigned funds	3,883,892	4,018,926
Total Liabilities & Surplus	\$200,704,055	\$188,313,312

Statement of Operations - Through September 30,

Income	2018	2017
Life premiums	\$9,523,817	\$4,798,589
Annuity premiums	5,453,248	6,031,365
Investment income	6,236,033	6,267,817
Other income	2,937,240	6,316,584
Total Income	\$24,150,338	\$23,414,355

Member Benefits & Expenses

Death benefits	\$4,673,134	\$4,058,678
Other member benefits	11,471,313	9,462,008
Reserve changes	1,853,679	2,815,893
Operating expenses	6,044,671	5,866,434
Dividends to members	588,656	639,200
Total Benefits & Expenses	\$24,631,453	\$22,842,213
Net Income	\$(481,115)	\$572,142

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.



Branch LO17 Awards 3 College Scholarships!



Constantine Hippolytus

Constantine Hippolytus is a resident of Bethel Park, Pennsylvania. He is the eldest son of Fr. Michael and Presvitera Eleni K. of Holy Cross Greek Orthodox Church in Pittsburgh. While Constantine has been home schooled in his primary and secondary education, he also joined the Bethel Park High School Swim Team and eventually became its captain. He also joined the Boy Scouts of America and earned the rank of Eagle Scout. In the church Constantine serves as an acolyte and as president of the GOYA youth group, and became a member of the NEOLA Greek Dance troupe. Constantine will attend Westminster College in the Fall. His career plans are undecided at this time.



Alexandra Anne

Alexandra Anne is a resident of Canonsburg, Pennsylvania and is the daughter of Kiprian and Diane Y. Alexandra is the twin sister of Elena. She attends St. John the Baptist Orthodox Church there. Alexandra is a graduate of Canon-McMillan High School. During her years there she became a member of Student Council, French Club, Ski Club and the Soccer Team. Through church she was a member and officer of the Junior O Club and volunteered for numerous activities and projects. Like her sister, Alexandra will attend Robert Morris University in the Fall where she will enroll in the nursing program. Through further education Alexandra aspires to achieve a career in specialized nursing in the area of Neonatal Care or Anesthetics.



Elena Marie

Elena Marie is a resident of Canonsburg, Pennsylvania and attends St. John the Baptist Orthodox Church there. Elena is the daughter of Kiprian and Diane Y. Elena is the twin sister of Alexandra. Elena is a graduate of Canon-McMillan High School where she participated in Student Council, French Club, Ski Club and the Band. She was a member of both the National Honor Society and the French Honor Society. At church she was a member and officer of the Junior O Club and volunteered for numerous activities and projects. Elena will attend Robert Morris University in the Fall where she will enroll in the nursing program. She aspires through further education to achieve a nursing career specializing in Neonatal Care, Forensics, or Anesthetics.



PO Box 13005
Erie, PA 16514-1305

TIME TO VOTE!

Log on to www.lcbalife.org and click on the "VOTE NOW" banner at the top of the page. If you don't already have an online account you will need to create a member login and validate some information for us to verify your membership. See page 8 for more instructions. Once that's done, simply cast your vote any time before midnight(EST) on Thursday, February 28, 2019.

If you are unable or prefer not to vote online, you can pull out the card inside this issue, mark your (up to) four choices out of the five possible candidates, fill in your information and then mail the card back to us. Our mailing address is LCBA, Attn: Election, PO Box 13005, Erie, PA 16514. **All mail ballots must be postmarked by February 28 and received by the Home Office no later than March 17, 2019.**

HAVE ANY QUESTIONS? Please give us a call at 1-800-234-5222.



When you vote **ONLINE** you will be entered into a drawing for a

\$250 VISA GIFT CARD!*

*Employees of LCBA are not eligible for the \$250 gift card offer.

**STARTING JANUARY 1ST, VOTE ONLINE OR MAIL IN YOUR BALLOT:
ALL VOTES NEED TO BE CAST BY THURSDAY, FEBRUARY 28, 2019!**

* * * THE CANDIDATES * * *



Karen Balaban, Esq.



Pat DiCesare



Adrienne Hirsch



Paul Kenny



Anne Sweigart

READ FULL CANDIDATE BIOS ON PAGES 7 & 8.