

direction



peace

MERRY CHRISTMAS

A QUARTERLY PUBLICATION OF LOYAL CHRISTIAN BENEFIT ASSOCIATION

WINTER

Vol. 19 / Issue 4



Christmas is here!

For my grandchildren, it means Santa, presents, and of course, birthday for baby Jesus - although I am not sure the younger ones fully understand that baby Jesus is the same Jesus they see on the cross, that will come in time.

For us, it is a time to rejoice, reflect on what has happened during the year, and how we can improve going forward. The same is true for LCBA. We have done many things right this year and resolve to continue those things into the new year.

One important item that will be in place for the end of this year will help LCBA significantly for years to come is a coinsurance treaty. This new treaty will free up surplus, offset future expenses, and spread both our investment and claims risks. I will be writing more about this in the next edition of the *Direction*.

In the meantime, I hope you have a very Merry Christmas and a happy, healthy, and prosperous New Year!

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

Douglas M. Tuttle, FLMI, FICF
President & CEO

Direction

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2018 Fraternalist of the Year

LCBA's 2018 Fraternalist of the Year is Charlene Herzig of Branch 867 in Dover, Ohio!

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business hours:

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

upcoming holiday closings:

- Martin Luther King Jr. Day:**
Monday, January 20
- Presidents' Day:**
Monday, February 17
- Good Friday:**
Friday, April 10
- Easter Monday:**
Monday, April 13



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2018 Fraternalist of the Year

Charlene Herzig
BRANCH 867



Charlene Herzig embodies the words friendship, leader, and motivator. She is the proud mother of 3 children and 3 grandchildren. Married to her husband Jim for 52 years, Charlene was widowed in May, 2017. The couple was well known in the Tuscarawas community. Charlene's work experience included retail, and an aide in preschool for 17 years and head of the afterschool program at St. Joseph Elementary School for 6 years.

Serving as chair/president of Branch 867 for the past 6 years, Charlene is the motivating factor for the increase in membership, community involvement, monetary donations for organizations, and awareness to the community needs. She arranges for speakers, both community and political, to address the monthly LCBA meetings. Past speakers have included Tuscarawas County Sheriff Campbell, Tuscarawas County Commissioner Joe Sciaretti, representatives from Share a Christmas, Dover/New Philadelphia Food Pantry, Birthright, Carol Lindau (Coordinator with Moshi, Tanzania), Harbor House (domestic violence shelter), and the Tuscarawas Central Catholic Schools.

SERVICE TO OTHERS

Charlene is an active member of St. Joseph Parish in Dover, Ohio. She is organizer of the prayer line for which people request prayers for themselves and loved ones in need. She is treasurer of the Secular Franciscans, a charitable organization of the parish, which donates money yearly to Mission Honduras, Amazon Relief, Adopt a Seminarian, and Franciscan missions worldwide. She serves on the church soup kitchen team.

Charlene is the inspiration for the St. Joe's Crafty Ladies. The group meets twice monthly and creates items to sell at the summer festival, school dinners, the Seniors monthly luncheon, as well as filling requests from individuals. Branch 867 sponsors a booth at the summer festival which has raised over \$2,000 selling products created and donated by LCBA members. She also organizes volunteers for the festival to cut and prepare 2,200 sausages that are sold at the festival.

Hundreds of hats, gloves, scarves, mittens, and socks are collected/created in November for Share a Christmas and also given to Father Bob

Marva who distributes them to inner city Cleveland schools. Glasses and hearing aids are collected and given to the Lions' Club. A donation was given to an orphanage and a medical center that has been built to train nurses in Moshi, Tanzania, Africa. Charlene collects and repairs rosaries which are given to the seminarians in Moshi who are so grateful to receive them. They, in turn, give them to their family members and friends. In cooperation with the Tuscarawas Sheriff's Department, unwanted drugs, medical supplies, etc., were collected by the sheriff's department on site at St. Joseph's. All of this is accomplished under the auspices of Charlene.

In addition to the organizations of St. Joseph's parish, Charlene helps new members in the YMCA's "Hinges and Twinges" aquatics exercise class learn the program. Charlene visits the sick and/or phones them. She has arranged each year for LCBA members to work in the Catholic school during the summer to cover hundreds of textbooks in preparation for the beginning of school. In September, LCBA sponsors an ice cream sundae social for students who have met reading goals during the summer.

INNOVATIVE LEADERSHIP

Charlene is a "go-getter". She sees a need and researches ways to fulfill those needs. Along the way, she motivates people of all ages to participate. She has a smile as well as a challenge for everyone. She involves her children and grandchildren in charitable activities teaching them how to help people in need.

In May, 2017 and 2018, Charlene guided LCBA members to sponsor a "Mother/Other" dinner banquet. Sons, daughters, grandchildren, and friends were invited to honor the Blessed Mother at the May Crowning and our earthly mothers, too.

Making people aware of the needs in our community is a personal endeavor for Charlene. Money earned from local donations and LCBA's matching funds help community, national, and international groups in continuing their service to their clients. Charlene is the motivating factor in the growth and success of Branch 867.

2018 Fraternalist of the Year

RUNNERS UP



LCBA's 1st Runner-Up

Sara Green
Branch 1425
Ford City, PA



LCBA's 2nd Runner-Up

Tammy Mantini
Branch 1425
Ford City, PA

BRANCH 867 / DOVER, OH



Samantha and Michael from the LCBA Home Office attended Branch 867's Christmas Party. Samantha presented Branch President Charlene Herzig with LCBA's Fraternalist of the Year award. Also presented to the Branch was a Platinum BROOM Award.



BRANCH 867 / DOVER, OH



November meeting with socks, gloves, hats, and scarfs collected for the Share-A-Christmas program.

BRANCH 867 / DOVER, OH



Branch 867 sold crafts at a local senior meeting.

Branch 867 participated in the Elk's Holiday Craft Fair in November.

BRANCH 867 / DOVER, OH



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.lcballife.org.
- LCBA members are only eligible to win the Road Scholar Scholarship **once per year.**



BRANCH 49 / ERIE, PA



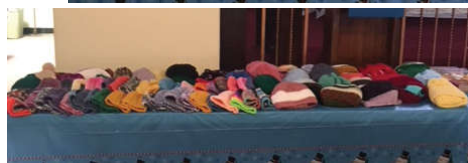
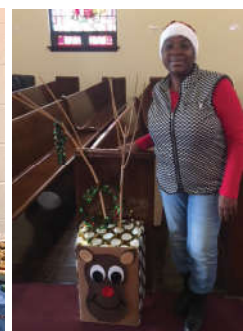
November Branch meeting.

BRANCH 49 / ERIE, PA



October Branch meeting.

BRANCH 49 / ERIE, PA



Branch Christmas party for area kids in need.





BRANCH 1155 / FINDLAY, OH

June Branch meeting.



BRANCH 1155 / FINDLAY, OH

September Dish Cloth / Bake Sale.



BRANCH 49 / ERIE, PA

Check presentation to the Bethany Outreach Food Pantry.



BRANCH 1557 / EPHRATA, PA

November Branch Meeting



BRANCH 1557 / EPHRATA, PA

Branch members had a little halloween fun while stuffing envelopes for Tabor Community Services.



BRANCH 1557 / EPHRATA, PA

Branch members joined other church members stuffing envelopes for Tabor Community Services.



BRANCH 1557 / EPHRATA, PA

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



BRANCH 1557 / EPHRATA, PA

Six Branch members attended a banquet for REAL Life Community Services where the Branch sponsored a table. Several attendees stopped by the table to inquire about LCBA.



BRANCH 1557 / EPHRATA, PA

Six Branch members attended a volunteer workshop at Gain USA doing different jobs.



BRANCH 892 / NEW PHILADELPHIA, OH



The Branch's Honor banquet featured scarves knitted by members Joyce Belknap and Sandy Cox for the Harbor House Christmas project and scarves made by Betty Huffman and Sandy Cox for TCC students to wear at the *Right to Life March* in Washington D.C. in January. LCBA President / CEO Doug Tuttle also presented Branch President Judy Campo with a Platinum BROOM Award.

BRANCH 892 / NEW PHILADELPHIA, OH



Branch Christmas Party

BRANCH 892 / NEW PHILADELPHIA, OH



Branch members Barb Young, Regina Whittingham and Liz Sproat attended Late Night Catechism.

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 mizikowskis@lcbalife.org or 800-234-5222 to get involved.

Branch	City	State	Zip
49	Erie	PA	16502
654	Salem	OH	44460
867	Dover	OH	44622
892	New Philadelphia	OH	44663
909	Leetonia	OH	44431
1155	Findlay	OH	45840
1198	Altoona	PA	16601
1290	Altoona	PA	16601
1415	Toledo	OH	43605
1425	Ford City	PA	16226
1538	Linesville	PA	16424
1556	National Branch		
1557	Ephrata	PA	17522
L017	Berea	OH	44017
V001	Buffalo	NY	14207

BRANCH 892 / NEW PHILADELPHIA, OH



Branch members were in attendance as Bishop Robert Brennan of Columbus Diocese, dedicated the addition to Sacred Heart Church.



BRANCH 1425 / FORD CITY, PA



November Dinner



BRANCH 654 / SALEM, OH



October Branch meeting.

BRANCH 654 / SALEM, OH



November Branch meeting.

IN MEMORY OF MARCIA ORTON

October 22, 2019

2016 LCBA Fraternalist of the Year



BRANCH 1425 / FORD CITY, PA



Branch 1425 held a Festival of Food in November.



BRANCH 654 / SALEM, OH



Christmas party planning meeting.

BRANCH 654 / SALEM, OH



At the Christmas meeting LCBA President / CEO Doug presented a Platinum Broom Award to the Branch. Then guests enjoyed the buffet, exchanged ornaments, played some Christmas games, sang some carols, and won door prizes of poinsettias.

BRANCH 1425 / FORD CITY, PA



October Meeting



BRANCH 1425 / FORD CITY, PA



November Meeting





Trimming the Tree!



LCBA Employee Appreciation Lunch

LCBA Christmas Party

The LCBA Home Office started their Christmas party by swapping presents and enjoying lunch at the Colony Restaurant, then moved to the Erie Movie House to watch a Christmas movie and play some games!





Fraternal Recognition!

LCBA President / CEO Doug Tuttle receives the John Jordan Upchurch Award.

By Karen Balaban - LCBA Chair of the Board

On October 21, 2019, LCBA President / CEO Doug Tuttle was honored by the Pennsylvania Fraternal Alliance (PFA) as the recipient of the John Jordan Upchurch award. The Award is in recognition of distinguished and exemplary service to fraternalism. The award was officially adopted by the PFA Board of Directors on June 13, 1977. It acknowledges the recipient as the person who best exemplifies the "image, foresight, leadership, ingenuity, and purpose contributing most to the advancement of the fraternal movement." The selection was made by PFA's Awards Committee.

The award ceremony occurred during PFA's annual convention banquet held in Hershey, PA. Also in attendance were Doug's wife Noreen Tuttle, Board Chair Karen M. Balaban, Director / Governance



Committee Chair Matt Dupee and his wife Julie Dupee, and Theron Holladay, President / CEO of Parkway Advisors, LCBA's investment advisor.

The history of fraternalism in America begins with John Jordan Upchurch who is recognized as the father of the fraternal benefit system. Upchurch organized the first lodge of a fraternal benefit society on October 27, 1868, in Meadville, Pennsylvania with the formation of the Ancient Order of United Workmen. The PFA was organized in 1901. It is comprised of 57 fraternal societies licensed to do business in the Commonwealth of Pennsylvania.

The LCBA Board of Directors and LCBA staff congratulate Doug on this exemplary accomplishment, one that was hard-earned and well-deserved for Doug's many years volunteering and contributing to the fraternal benefit system.



LCBA Board - 2019 Summer Board Meeting

June 14, 2019 | National Headquarters

Present Were:

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

Directors of the Board:

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

Guests:

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

Friday, June 14, 2019

LCBA Summer Board Meeting

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

Approval of Minutes

Correction under Corporate to move the word “have”. The correct sentence reads, “Staff changes will be made once the details have been worked out.”

A motion to approve the 2019 Spring Board minutes as amended was made and carried unanimously.

A motion to approve the Unanimous Consent Without Meeting minutes was made and carried unanimously.

Oath of Office

Karen Balaban, Paul Kenny, Patrick DiCesare and Anne Sweigart were sworn in as LCBA Board Members by Chair of the Governance Committee Matt Dupee.

Board Bio/profile

As part of the Governance annual disclosure we will need a more uniform presentation of Board bios. The Nominating committee will come up with a template for the members to complete.

Committee Assignments

Committee Assignments are remaining as they currently are.

Independent Auditor Presentation

Vincent Halupchinski, BKD Audit Partner, discussed the 2018 financial statement audit, internal control matters and other required communications.

YTD Results

Financial

Mr. Ross Aresco spoke about 2018 Operational and Balance Sheet Highlights, 2018 Quarterly Analysis and Canada Life Reinsurance Analysis.

Mr. Aresco also discussed 02/28/19 YTD paid premiums, benefit expenses and expense analysis.

Sales

Mr. Losee spoke about year to date sales for CFP and Preneed as of 05/30/19.

Mr. Walter Losee gave an update on our PreNeed, CFP and Golden Considerations.

Fraternal

Mr. Losee gave a fraternal update on Pay it Forward donations, Scholarships, branch activity

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

Administration

Ms. Rebecca Black spoke about death claims processed 04/01/2019-05/31/2019 and year-to-date death claims processed as well.

Ms. Black also spoke about LCBA's organizational chart.

Operations

Mr. Alex Miller gave an operations and automation update.

Corporate

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

Updated Succession Plan

A motion was made to accept the Executive Level Succession Plan revision.- Passed unanimously

PA Insurance Department

Mr. Tuttle spoke about the PA Insurance Department review of our Annual Statement, RBC number and baseline assumptions.

Mr. Tuttle also gave an update on the expense reduction analysis, surplus note and merger options.



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



Michael Courtad
 Pittsburgh, PA



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



Matthew K. Dupee
 Nazareth, PA



Paul Kenny
 Erie, PA

COMMITTEE REPORTS AND MOTIONS

Audit/Finance

2018 BKD Independent Audit Report

A motion was made to accept the 2018 BKD Independent Audit Report. - Passed unanimously

Report/motion on Purchases/Sales

Motion to accept investment purchases and sales from 3/1/18 through 5/31/18. -Passed unanimously

Illustration/Valuation Actuary

Motion to appoint Allen Bailey of Allen Bailey & Associates as LCBA's illustration and valuation actuary for the twelve month period beginning July 1, 2019. -Passed unanimously

Nominating

The Nominating Committee spoke about the review of the most recent election process, PA's Adoption of the Corporate Governance Annual Disclosure, and the review and abbreviation of the biological format to be used for the Board.

The committee agreed that they would prevent any candidates in the future that are running for election or re-election to not publish in the Direction edition that includes the bios of the candidates. Also, their discussion was tabled regarding retirement age for Board members.

Governance

Call for bylaw changes

Mr. Dupee made an annual call to bring up any bylaw changes that we may need.

Review of policies

Individual Director Self Evaluation Policy

Mr. Dupee stated there are no recommended changes to the Individual Director Self Evaluation Policy.

Individual Director Self Evaluation Form

Mr. Dupee stated there are no recommended changes to the Individual Director Self Evaluation Form.

Board Committee and Director Communications

Mr. Dupee stated there were minor changes to the Board Committee and Director Communications. Updated the first sentence to read 'The Chair of the Board is an ex officio member of all committees and LCBA's President/CEO is a member of the Governance Committee and is an ex officio member of all other committees of the Board of Directors.'

A motion was made to adopt with the proposed changes. -Passed unanimously

President/CEO Evaluation Form

Mr. Dupee stated that Loyal Christian Benefit Association will be added to the top of the form.

A motion was made to adopt with the proposed changes. -Passed unanimously

Motion to Adjourn

Chair of the Board declared the meeting adjourned.



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, 2020.



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 September 30,

Assets	2019	2018
Bonds	187,386,926	183,719,567
Real estate	1,565,616	1,586,999
Certificate loans	1,067,560	1,090,023
Cash & cash equivalents	5,537,891	4,024,711
Investment income due	2,088,391	2,034,263
Receivable for securities	-	7,835,891
Other assets	516,571	412,601
Total Assets	198,162,955	200,704,055
Liabilities & Surplus		
Certificate reserves & claims	183,515,747	177,355,727
Deposit accumulations	6,911,050	6,845,811
Payable for securities	-	8,553,563
Other liabilities	2,606,827	2,662,600
Investment reserves	1,214,404	1,402,462
Unassigned funds	3,914,927	3,883,892
Total Liabilities & Surplus	198,162,955	200,704,055

Summary of Operations

Through September 30,

Income	2019	2018
Life premiums	12,143,043	9,523,817
Annuity premiums	8,047,536	5,453,248
Investment income	6,626,120	6,236,033
Other income	3,007,269	2,937,240
Total Income	29,823,968	24,150,338
Member Benefits & Expenses		
Death benefits	5,754,028	4,673,134
Other member benefits	10,791,411	11,471,313
Reserve changes	7,284,177	1,853,679
Operating expenses	5,439,731	6,044,671
Dividends to members	596,990	588,656
Total Benefits & Expenses	29,866,337	24,631,453
Net Income	(42,369)	(481,115)

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.

Familiar Faces in New Situations

In the past, if you were to find yourself reading an article I've written it would have dealt with the LCBA Agency and all the great products that we can offer (we can still do that for you by the way), however, effective December 1st, I have accepted the role of Vice President of Sales. This means I am now no longer the Agency Supervisor and if you were to call into our home office on the 800 number, chances are you will no longer be able to hear my angelic voice on the other end... I kid, but in all seriousness, I will certainly miss the chance to be able to converse with LCBA's membership on a daily basis like I have been accustomed to for the past 11 years. Over that time I've built up some great relationships and I've always considered my job of working with our members on the phone a privilege.

You're probably wondering, "What's happening to the LCBA Agency and what happens to my existing policy with the LCBA Agency?" These are good questions and I can confidently say we have a very capable licensed agent ready to take your calls and questions in Bridget Tetrake. Chances are if you call the main office, you have spoken with Bridget in the past. She is a professional and will be glad to help assist you with all your insurance related issues.

My new position will allow me more flexibility with membership and our fraternal side. I've been to most all of the branches by now and if you and your branch have some new and exciting ideas or ways to grow membership, I'm certainly interested in what you have to say. Membership and branch meetings are what specifically makes us a non-profit, fraternal benefit society so I'm all in for helping this area of our company grow. If you would like to see what it takes to start a branch near you, please don't hesitate to reach out.

This position also gives me more freedom to visit our partnered funeral homes and licensed agents as they make up a big part of who we are as a company. Pre-planning final expenses has been a mainstay of LCBA for the majority of the past 20 years and I intend to help this channel of ours grow and give our funeral directors all the resources they need. They are a big part of our LCBA family and their job takes a certain selfless style of personality while still being required to work all hours of the day and night. What they choose to do for a living is truly remarkable.

Finally the best news in all of these changes is that this role allows me to continue to do what I've always done and considered blessed to be able to do here at LCBA which can be summed



Matthew J. Barr, LUTCF
VP of Sales

up by our vision statement: "Helping Christian Families Transition Through Life's Stages" and I promise that for as long as they allow me to be a part of LCBA, I will never forget the honor that comes with helping lead a company that is 125+ years old, founded by a group of women who saw the need for life insurance on themselves to be just as important as it is for men before society believed this was necessary.

It's really amazing when you stop and think about this company's past and all the good works that are done in every community through our branches and partners and I'm confident this is just the beginning of another beautiful chapter in LCBA's rich history.

God Bless,

Matthew J. Barr, LUTCF
VP of Sales



Courtney Hagmaier
Promoted to Treasurer

A graduate of Penn State's accounting program, Courtney joined LCBA as Controller in 2017 after spending the previous 5 years in public accounting as an Auditor. In her new position as Treasurer, she will oversee the entire financial department of LCBA.

"I love that LCBA is family oriented and I very much enjoy working with everybody here. Insurance accounting is a tad different than what they teach in school and what I experienced with most of my audit clients – so I enjoy the added challenge that comes along with that. I'm excited about this new opportunity and looking forward to my future here with LCBA!"

Walter Losee
Retired - VP of Sales

We are sad to report that as of December 1, 2019 Walter Losee, our VP of Sales, is retired!

Wally started his LCBA career as a part-time regional manager covering Northwestern PA and later moved into the role of Vice President of Sales.

We hate to see Wally go, but we thank him for his many years of dedicated service. We're sure he will be enjoying his retirement on the beach with his new bobblehead twin.





PO Box 13005
Erie, PA 16514-1305



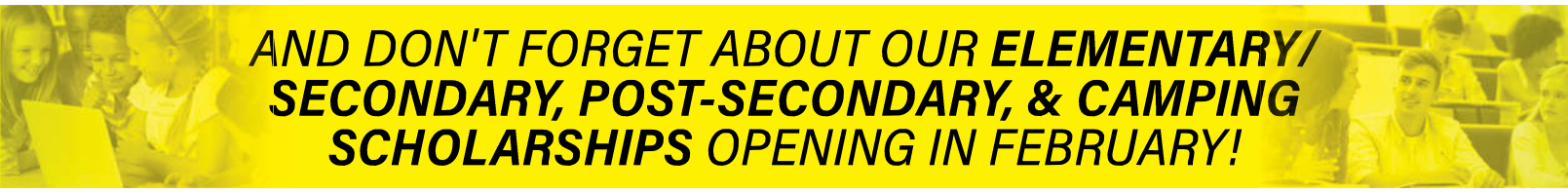
Do You
LOVE to
Travel?

ROAD SCHOLAR



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

Age 55+ Benefit Members can apply! The application period for Spring opens January 2nd and runs until February 28th!



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

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

SUBSCRIBE to our **MAILING LIST** @

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