

TIME TO VOTE!

LCBA BOARD OF DIRECTORS ELECTION!  
See Page 3 for more information

# direction

Quarterly Edition



A QUARTERLY PUBLICATION OF LOYAL CHRISTIAN BENEFIT ASSOCIATION

Oh Come  
let us  
Adore  
HIM!

WINTER

Vol. 20 / Issue Q4

## With the new year comes a time to reflect on the past and a time to consider the future.

Reflecting on the past, three significant events that shaped 2020 and will have long-ranging effects on our future.

First, COVID-19 affected every one of us directly. Even if we were lucky enough not to have lost anyone to the virus, we have been deeply affected. We have had to change the way we work, live, and play. Although the first of the vaccines are being shipped as I write this, the effects, personal, economic, financial, and social, will be felt for years, perhaps generations.

Second, the Black Lives Matter movement. While not really new, the movement took a great leap forward this year, even given the consternation. There are more discussions and more scrutiny on racial issues, and if that continues, changes will follow. I hope there will be a day when a person's race is one of the last things people use to describe each other and everyone is treated equally. For that to happen we all need to understand that color is just that, color and does not define who we are, what we do, how we think. Nor should it define how we treat each other.

Finally, the never-ending Presidential election. I think we all hoped it would be over, one way or another in November. Regardless of your views, I think we all breathed a collective sigh of relief once voting closed. While it finally appears that the results are in, there is still drama and discord. I wonder how the 2020 election will shape the future?

Enough reflection on 2020! Let's look forward to a future that we all hope is brighter.

For you, the branch BROOM awards for 2021 will be the same as they were in 2020. I know branches are still doing a lot, but the virus has impacted your fund-raising ability, so we want to continue to support you until life can get back to normal.

At the meeting this past weekend, the board approved funding scholarships to two local universities. Each school, Gannon University and Mercyhurst University, will receive \$2,500 each to fund two \$1,250 scholarships for students in their risk or insurance management programs. One of the scholarships at each of the universities must be awarded to a minority student.

The board also approved a donation to two of the local hospitals dealing with the COVID pandemic. The donations are to help the housekeeping staff at each facility.

Finally, although I know the subject of elections is still a bit raw for some. It is election season again – for LCBA! We have five board positions that need to be filled. Fortunately, we have seven candidates ready, willing, and able to serve. All they need is your vote! Look for your ballot in the mail and the write-up of each candidate later in this issue and make your selection. While we accept mailed-in paper ballots, you can also vote online ([www.lcballife.org](http://www.lcballife.org)), and we offer a bonus for using the online process. One name will be drawn from the people that vote online and they will receive a \$250 Gift Card! Your vote is important, and it does count. The board determines LCBA's future. Twenty or fewer votes generally determine our elections, so make your voice heard!



Douglas Tuttle  
*President & CEO*



# Statement of Financial Position

As of September 30,

# Summary of Operations

Through September 30,

Assets	2020	2019
Bonds	90,565,406	187,386,926
Real estate	1,532,823	1,565,616
Certificate loans	1,056,324	1,067,560
Cash & cash equivalents	3,345,784	5,537,891
Investment income due	1,150,351	2,088,391
Receivable for securities	600,000	-
Other assets	1,195,582	516,571
<b>Total Assets</b>	<b>99,446,270</b>	<b>198,162,955</b>

## Liabilities & Surplus

Certificate reserves & claims	73,693,016	183,515,747
Deposit accumulations	5,308,517	6,911,050
Payable for securities	-	-
Other liabilities	1,643,500	2,606,827
Investment reserves	8,164,078	1,214,404
Unassigned funds	10,637,159	3,914,927
<b>Total Liabilities &amp; Surplus</b>	<b>99,446,270</b>	<b>198,162,955</b>

Income	2020	2019
Life premiums	11,889,268	12,143,043
Annuity premiums	3,457,607	8,047,536
Investment income	3,646,343	6,626,120
Other income	1,666,857	3,007,269
<b>Total Income</b>	<b>20,660,075</b>	<b>29,823,968</b>

## Member Benefits & Expenses

Death benefits	2,887,405	5,754,028
Other member benefits	2,877,204	10,791,411
Reserve changes	10,133,219	7,284,177
Operating expenses	4,332,175	5,439,731
Dividends to members	206,590	596,990
<b>Total Benefits &amp; Expenses</b>	<b>20,436,593</b>	<b>29,866,337</b>

**Net Income** **223,482** **(42,369)**

## direction

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814-453-4331 –or– 800-234-LCBA (5222)  
Telecommunications Relay Service: Dial 711

Fax: 1-888-316-0471

www.lcbalife.org / info@lcbalife.org

### LCBA BOARD OF DIRECTORS

**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

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8811 Peach Street  
Erie, PA 16509

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800-234-5222 / 814-453-4331

### business hours:

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

### holiday closings:

**Christmas Eve/Day**  
Thursday, December 24  
Friday, December 25

**New Year's Day**  
Friday, January 1

**Martin Luther King Jr. Day**  
Monday, January 18



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# WE NEED YOUR VOTE!



- Voting opens January 1, 2021.
- Deadline for voting is February 28, 2021.
- All mail ballots must be postmarked by February 28, 2021 and received by the Home Office no later than March 8, 2021.
- Results will be formally accepted at the Spring Board meeting and will be announced on our website and in the Summer *Direction* magazine.

## It's that time again... time for LCBA Board of Directors elections!

As an LCBA benefit 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, five (5) seats are up for election to a four year term.

A brief biography of each candidate follows **listed alphabetically by last name**. Starting January 1<sup>st</sup> you can vote online, or you can fill out paper ballots that will be mailed to your address in early January. Please refer to page 7 for instructions on how to cast your ballot online.



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.



**Michael Courtad**  
*Incumbent Candidate*

**Age:** 61

Morgan, PA

**Board Member:** 2014-2017, 2018-present  
*100% attendance last 4 years.*

**Committees Served**

Governance\* 100%  
Audit/Finance 100%  
Nominating 100%

Mr. Courtad has been a member of LCBA since 2014, when he was appointed to fill the vacancy of the Orthodox Seat on the board. As a 30 year member of St George Orthodox Church in Bridgeville, PA, Mr. Courtad has served on various committees for the church. He now serves as Senior Vice President of Liberty Insurance Agency in Pittsburgh, providing Employee Benefits Consulting to the Western Pennsylvania region for employers with 10-500 employees. With over 22 years on the job, he has served on Advisory boards at Highmark and UPMC Health Plan, as well as the Audit/Finance Committee, Nominating Committee, and the Governance committee for LCBA. Mr. Courtad brings a wealth of expertise on insurance and sales to the board.

Born and raised in Independence, OH, he now resides in South Fayette Twp., PA with his wife of 36 years, Rebecca. He has three grown children and three dogs. Mr. Courtad is a big fan of the Pittsburgh Steelers, Pittsburgh Penguins and Pittsburgh Pirates (unfortunately). He is an avid golfer and member of Hickory Heights Golf Club in Bridgeville, PA. His biggest accomplishment in golf is qualifying for the US Senior Amateur Championship in Eugene, OR in 2018. Getting older is getting better.

<b>Current Work</b> VP-Employee Benefits - Liberty Insurance Agency
<b>Education</b> Cuyahoga Community College

<b>Areas of Expertise</b> Insurance Sales & Marketing
---

\* Current Committee



**Matthew Dupee**  
*Incumbent Candidate*

**Age:** 45

Nazareth, PA

**Board Member:**

2011-Present

94% attendance last 4 years.

**Committees Served**

Governance\* 100%

Audit/Finance 100%

A member of LCBA since 1975 and a director since 2011, Mr. Dupee is currently the Governance Committee Chair. He also works as a Senior Supply Chain Manager for PepsiCo where he began his career in 1997 following his graduation from Niagara University with a Bachelor of Science in Marketing. Mr. Dupee started with PepsiCo working as a warehouse employee and has gone on to hold many leadership positions around the country in manufacturing, sales, and distribution. Matt, his wife Julie, and their two boys Ryan and Aidan reside in Nazareth, Pennsylvania.

**Current Work**

**Senior Supply Chain Manager - PepsiCo.**

**Areas of Expertise**

Operational Management

Marketing & Brand Awareness

**Education**

**BS - Marketing - Niagara University**



**Adrienne Hirsch**  
*Challenger Candidate*

**Age:** 71

Evanston, IL

As a lifelong Orthodox Christian, Ms. Hirsch became a member of LCBA in 1990, when her policy and those of her 2 children, now adults, were transferred with the OSA merger. She is familiar with fraternal organizations; her father served as legal counsel to OSA, including its merger with LCBA. She was a founding member of St. Joseph's Orthodox Church (Wheaton, IL), sung in 3 church choirs, taught Sunday School, co-chaired 2 Orthodox Church capital fundraising campaigns. Currently, Adrienne is helping to establish a mission church in Traverse City, MI. During a 35-year professional career in nonprofits, she was an executive with organizations such as The Field Museum, Roosevelt University, and the National Endowment for the Arts. Ms. Hirsch believe that this experience would be an asset to LCBA and It would be a distinct honor to serve LCBA, in memory of her father.

**Current Work**

**Retired**

**Areas of Expertise**

Government Relations /  
Lobbying

Communications, Public  
Affairs & Media

**Education**

**BA- Syracuse University, Music Education**

**MS- Illinois State University, Music Education**

**MA- Illinois State University, Communication**

\* Current Committee



**Karen LeVert**  
*Incumbent Candidate*

**Age:** 58

Durham, NC

**Board Member:**  
2017-present

*100% attendance last 4 years.*

**Committees Served:**  
Audit/Finance\* 100%  
Governance 100%

Ms. LeVert is seeking her second term as an LCBA Board Member. She is a Venture Partner at Pappas Capital and a founder of 2 innovation labs: Southeast TechInventures (STI) and Ag TechInventures (AgTI). Both labs are focused on further developing promising university technologies that can improve the human condition. She spent her career in technology and financial arenas starting at Nationwide Insurance in positions of increasing responsibility from computer programmer, to controller, to general manager of their 500-person Property & Casualty service center. A member of Branch 1557, Karen has used her technology, financial, and investment skill sets to serve on LCBA's board during her term. Her other board positions include: NCIDEA Foundation (Chair and Audit committee); North Carolina School of Science and Math (Chair), and North Carolina Biotechnology Center (Equity Investment Committee). Karen holds an MBA from the University of Dayton and an Information Technology undergraduate degree from Eastern Michigan University.

**Current Work**

**Founder** - Southeast TechInventures and Ag TechInventures

**Education**

**BS** - Information Technology, Eastern Michigan University  
**MBA** - University of Dayton

**Directorships**

**President** of Southeast TechInventures and Ag TechInventures  
**Chair** of North Carolina School of Science & Math  
**Chair** of NCIDEA Foundation

**Areas of Expertise**

Operational Management  
Investment Management



**Walter Losee**  
*Challenger Candidate*

**Age:** 66

Meadville, PA

Mr. Losee is the recently retired VP of Sales For LCBA. He was responsible for growing sales in all markets LCBA operates in. Building relationships with agent partners and developing new relationships were all part of his responsibility. He has an understanding of Insurance operations and finances and is familiar with the mission and operations of LCBA. Prior to his position at LCBA a large portion of his career was spent working for West Publishing as a territory manager selling Legal Research Tools to Attorneys.

Walter has also been involved in local government having served as Chairman of the Vernon Twp. Water Authority which spearheaded a multi-million dollar water project that greatly improved the development opportunities in the township. He is a 1972 graduate of Penn State University. He has also been a High School Sports official for many years and, in his more youthful years, has volunteered as a National Ski Patrol member patrolling most of the local ski hills.

Walter has been married for 43 years to his wife Holly and they have 2 Children who have blessed them with 5 Grandchildren. He has stated that it would be an Honor and Privilege to serve on the Board of LCBA.

**Current Work**

**VP of Sales** - LCBA (retired 2019)

**Education**

**BS** - Penn State Rehabilitation Education

**Areas of Expertise**

Insurance  
Sales & Sales Management

\* Current Committee



**Robert Muth**

*Incumbent Candidate*

**Age:** 59

Conneaut Lake, PA

**Board Member:**

2009-Present

*94% attendance last 4 years.*

**Committees Served**

Audit/Finance\* 100%

Governance 100%

Nominating 100%

Mr. Muth has been a board member of LCBA since 2009, has served three terms as the Chairman of the Board of Directors and currently serves as the Chairman of the Audit/Finance Committee. He is employed as the Executive Director of the Meadville Housing Corporation. He holds a bachelor of science in Economics from Allegheny College, a Master of Business from Gannon University and is a Certified Financial Planner. Bob has been a member of the Meadville Kiwanis Club since 1989 and has served two terms as President. He is a member of the Board of Directors of Active Aging, Inc., Crawford County’s agency for the aging and is a trustee of the John Wright Charitable Trusts. He resides in Conneaut Lake, PA with his wife, Cheryl.

**Current Work**

**Director** - Meadville Housing Corporation

**Directorships**

**Board Member** of Active Aging, Inc.

**Trustee** of John Wright Charitable Trusts

**President** of Kiwanis Club

**Education**

**BS-Science**, Allegheny College, Cum Laude

**MBA (with distinction)-**

Gannon University

**Areas of Expertise**

Investment Management

Fraternal / Non-Profit



**Richard Suchan**

*Incumbent Candidate*

**Age:** 60

Getzville, NY

**Board Member:**

2017-present

*100% attendance last 4 years.*

**Committees Served:**

Audit/Finance\* 93%

Nominating 100%

After a successful 30 year career in banking, Rick migrated his professional focus to nonprofit foundation management and is the Executive Director for the Foundation of the Roman Catholic Diocese of Buffalo. As a banker, Rick managed the Private Bank, Investment and Trust departments at Key Bank in Western New York as well as for the former First Niagara Bank. Rick believes his aptitude and experience would bring added insight and leverage to the LCBA, an organization to which he has been proudly associated for more than 55 years, when his parents purchased an infant policy on his life.

Rick and his wife Donna are lifelong residents of Buffalo and are the proud parents of three young adult children, all of whom are also LCBA policy holders and who have been beneficiaries of LCBA’s elementary, high school and camping scholarships.

**Current Work**

**Executive Director** - Foundation of the Roman Catholic Diocese of Buffalo

**Areas of Expertise**

Financial Services / Banking

Sales & Sales Management

**Education**

**BS, Finance & History** - Canisius College

**MA, Economics**- SUNY Buffalo

\* Current Committee

# VOTING HELP!

## Online Voting Instructions

If you are registered at [lcbalife.org](http://lcbalife.org):

Click the VOTE NOW button located on the home page and log in (if not already).



## Registration Instructions

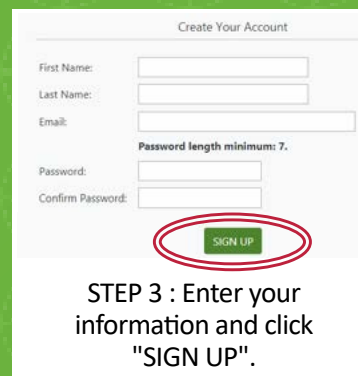
If you are not yet registered online:



STEP 1 : Click the LOGIN button located at the upper right of the page and click "MEMBERS".



STEP 2 : Click the "Create one now!" link located under the green SIGN IN button.



STEP 3 : 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.

STEP 4 : 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.

CONTINUE



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** or go to **[www.lcbalife.org](http://www.lcbalife.org)** to chat.

## 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](http://www.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!*

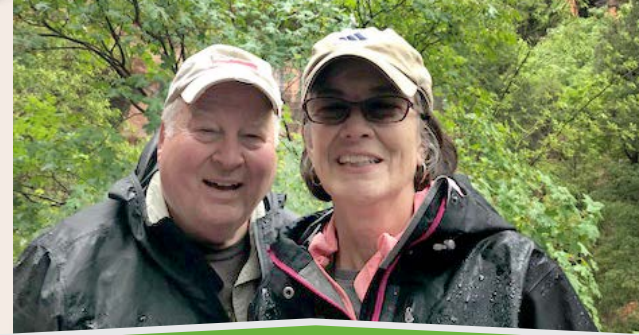
- Road Scholar offers 5,500 programs in all 50 states and 150 countries around the world.
- Road Scholar offers exceptional, lifelong learning programs at a remarkable value. The average cost for programs is \$173/day on adventures in the U.S. and \$351/day (not including airfare) on international adventures 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](http://www.roadscholar.org).
- Applicant must complete the approved application form found at [www.lcbalife.org](http://www.lcbalife.org).



## ROAD SCHOLAR®



Visit  
**[www.lcbalife.org](http://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 will be accepted from January 1 - February 28!

## ***Worried about current travel restrictions?***

This award can be saved and used when travel is open and safe.

# 2019 Fraternalist of the Year

Dr. Michele A. Oleksak  
BRANCH 1425



**Since joining our Branch it was evident that our group was going to have a very active contributing member. Michele is a real go-getter who has the tenacity and resources to make things happen—always for the betterment of her community and the organizations to which she belongs.**

## Society Leadership

The service hours Michele has contributed to our Branch have certainly boosted our total hours. She is very well versed in a variety of areas beyond the medical field and has proven herself to be a valuable resource and mediator among various organizations in the area.

Michele is directly responsible for several of the co-service projects we have done this year. One example is bringing together the fire department, the Knights of Columbus, and our Branch to prepare and deliver meals to the shut-ins from 3 Catholic Churches in our area – a huge success! 65 homes were given meals and the days of preparation prior to New Year's Day were carefully scheduled and carried out with Michele's help and direction. She has even provided resource information in a medical capacity to guest speakers from the Veterans Affairs Family Services Department! We are very fortunate to have her expertise and knowledge.

## Service to Others

Michele's husband, also a doctor, is a fireman with Ford City Hose Company #1 Auxiliary and founder of its Cook Club. Her Polish heritage is evident in her cooking. She is an amazing cook and her talents are put to good use as she prepares food year round for fundraisers for the fire company. She is constantly involved in selling tickets and 50/50's at all events, street fair basket raffles, and food sales; having done so since 2007. From 2008-present she has participated in Fire Prevention Education and Safety Education to 200 preschoolers each October.

She has also been an integral part of fire prevention and safety education to residents of Ford City. As a leader in the Hose Company #1 Auxiliary she often initiates and supports all activities of the firemen.

Since 2010 Michele has been the Medical Director of "Life Choices" which provides pregnancy testing, ultrasounds, and STD testing. She oversees the bottle campaign at church to save the lives of the unborn and continues to give STD lectures to local high schools and community members' organizations.

Active in the Ford City Branch as well, Michele has been a member of the Parks and Recreation Committee since 2010 – assisting with maintenance of "Rails to Treats" in Ford City. She has also been involved for many years with Ford City "Light-Up Night", assisting with firetruck rides. As you can see, her volunteerism is very well-rounded and her initiatives are praiseworthy!

## Innovative Leadership

In addition to her professional and service life in the community, Michele is actively involved in her parish as well. She has been a church lector and a 2<sup>nd</sup> grade CCD teacher- preparing students for their First Holy Communion. She has recently served as a liaison between many groups (including ours) and our Knights of Columbus branch – insuring fundraising and activities successes for this group and our parish. As you might imagine, these things involve various ages, from primary school age children to senior citizens. Her medical family practice has prepared her for this as is evidenced by the testimonies of many of her patients, young and old alike, that she is gifted in her communication skillset as well as her medical advice.

Michele is a well-respected member of our community, and we are very lucky to have her as a member of Branch 1425!

*- article contributed with nomination*

## Runners Up



### LCBA's 1st Runner-Up

**Cindy Hedlund**

Branch 49  
Erie, PA



### LCBA's 2nd Runner-Up

**Mary Julien-Crew**

Branch 1155  
Findlay, OH

## Award Summary

Our Fraternalist of the Year Award recognizes an LCBA member who, through example and accomplishment, provided outstanding volunteer service to his or her branch and local community in the past calendar year. The winner is chosen anonymously by an impartial panel of judges based solely on the nominees' listed accomplishments in three areas: **Society Leadership, Service To Others, and Innovative Leadership.**

After being named our Fraternalist of the Year, the honoree may also be nominated by LCBA for the American Fraternal Alliance (AFA) Fraternalist of the Year award for possible national recognition. If the LCBA honoree is not eligible for the AFA award or does not want further recognition, runners-up will be considered.

In addition to recognition LCBA presents a check for \$500, in the name of the Fraternalist of the Year, to the charity of the honoree's choice. The first and second runners-up receive a \$100 check for their charity of choice.

*To learn more about the Fraternalist of the Year Award or to get involved in an LCBA Branch call 800-234-5222.*

## BRANCH EVENTS

Monthly meetings, collecting and donating school supplies, and holding restaurant fundraisers are some of the ways our Branches have continued to help their communities and beyond, while keeping themselves and others safe.

**Looking to get involved? Visit [www.lcbalife.org](http://www.lcbalife.org) to find a complete list of our Branches.**



Branch 49 gave a donation of \$680 to Ron King and crew at Holy Trinity Lutheran Church for Christmas.



BRANCH 49 / ERIE, PA

- |                    |               |
|--------------------|---------------|
| 1) Erie County     | 5) Claysburg  |
| 2) Pittsburgh East | 6) Apollo     |
| 3) Murrysville     | 7) Ligonier   |
| 4) Indiana         | 8) McKeesport |

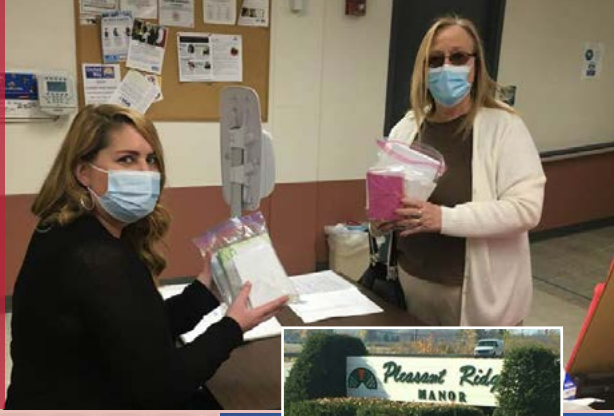
# \$108,928.22

Wow! Branch 49 participated in and contributed \$280 to the annual Erie County Crop Hunger Walk. Erie County was not only first in Western Pennsylvania but also the entire state!

# BRANCH EVENTS

## BRANCH EVENTS

### BRANCH 49 / ERIE, PA



Branch 49 delivered 200 Cheer Cards to pass out to Pleasant Ridge Manor, a skilled nursing facility.



### BRANCH 867 / DOVER, OH



Branch 867 continues to keep their community warm and comfortable by making more lapgans and hats. These were donated to various groups along with 50 hat and scarf sets donated to the Salvation Army.

### BRANCH 49 / ERIE, PA



Branch 49 put together and distributed gifts for local families in their community.

## LCBA HAPPENINGS



LCBA donated computer towers to GECAC (Greater Erie Community Action Committee), who works to better focus available local, state, federal, and private resources to assist low-income individuals and families to acquire useful skills and knowledge, to gain access to new opportunities, and to achieve economic self-sufficiency.

[www.gecac.org](http://www.gecac.org)

# LCBA HAPPENINGS



Congratulations

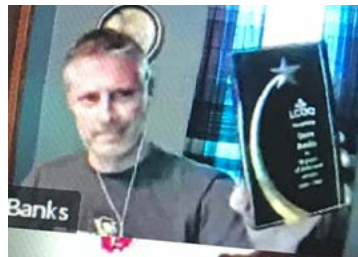
**Loyal Christian  
Benefit Association!**  
You saved the Ski Chalet!



This year we had our Christmas party at a virtual Ski Chalet in the Swiss Alps hosted by Frank and Tessi from teambuilding.com. We played a few games, drank some hot cocoa, saved the Ski Chalet from a few monsters, and shared some laughs. Although things were a little different, good times were still had by all! After the adventure we took time to recognize each other and some milestone employee anniversaries!



**Cindy Benson**  
30 Years



**Dave Banks**  
30 Years



**Jill Otto**  
5 Years



**Bridget Testrake**  
5 Years



LCBA has teamed up with our good friends at the Bethany Outreach Center to help bring awareness towards the importance of socks during the winter season. With help from Mayor Joe Sember, a press conference was held to announce Bethany Outreach's efforts towards educating the public on this chief concern in our community. Visit Missing Sock Project to find out more details on how you can help.

[facebook.com/MissingSocksProject](https://facebook.com/MissingSocksProject)

[www.bethanyoutreachcenter.org](http://www.bethanyoutreachcenter.org)



It was a cold-weather outdoor get-together for our annual employee appreciation this year. With caution in mind, we got together safely outdoors in the brisk November air.

# LCBA BOARD

## 2020 Summer Board Meeting

Friday, June 12, 2020

Conference Call – GoTo Meeting

### 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
Anne Sweigart	Michael Courtad

#### Guests

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

### Friday, June 12, 2020

#### LCBA Summer Board Meeting

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

#### Approval of Minutes

A motion to approve the 2020 Spring Board minutes was made and carried unanimously.

A motion to approve the 2020 Exec Session minutes was made and carried unanimously.

#### Committee Assignments

The committee assignments are as follows:

##### **Audit / Finance Committee**

- Bob Muth, Chair
- Paul Kenny
- Karen LeVert
- Richard Suchan
- Karen Balaban, ex officio

##### **Governance Committee**

- Matt Dupee, Chair
- Michael Courtad
- Doug Tuttle
- Karen Balaban, ex officio

##### **Nominating Committee**

- Anne Sweigart, Chair
- Pat DiCesare
- Paul Kenny
- Karen Balaban, ex officio

##### **Board Bio/Profiles**

Board bio/profiles have been completed for this year as part of the Nominating committee work.

##### **Independent Auditor Presentation**

Mr. Ricky Brough, BKD Engagement Executive, discussed the 2019 financial statement audit, as well as covering internal control matters and other required communications. He briefly reviewed the audited financial statements that were issued with a clean opinion.

##### **ERM Presentation**

Mr. Tuttle spoke about the ERM process, committee, risk and investment mitigation.

##### **YTD Results**

###### **Financial Update**

Ms. Courtney Hagmaier spoke about Q1 Operational and Balance Sheet Highlights, 04/30/2019 YTD paid premiums, benefit expenses and expense analysis.

Ms. Hagmaier also spoke about Q1 Heritage Life Treaty activity.

##### **Sales/Fraternal/Marketing**

Mr. Matt Barr spoke about YTD CFP and PreNeed production and COVID effects.

Mr. Barr also gave an update on CFP, GCI and potential groups. He also spoke about the learning curve and growth that has come from the pandemic.

Mr. Barr gave a fraternal update on Bereavement Benefits, Pay it Forward donations, LCBA/Board Covid-19 donations and Camping and Elementary/Secondary Scholarship winners. Deferred discussion about the camping scholarship to the Exec Team to come up with a plan.

Mr. Barr also gave an update on social media stats, website statistics, and chat usage.

##### **Administration**

Ms. Black spoke about death claims processed 04/01/2020-05/31/2020, year-to-date death claims processed, average days from application received to policy issue, as well as YTD applications received and issued.

##### **Operations**

Mr. Alex Miller gave an update on the new phone system, LifePro version 19 and network securities.

##### **Corporate**

Mr. Doug Tuttle spoke about CEO goals for April 2020-2021 as well as CGAD.

##### **Growth Plan Update**

Mr. Tuttle spoke about LCBA's growth plan.



**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

Mr. Tuttle also spoke about current member focus, product line, overall statistics, final expense stats, and related market issues.

**Committee Reports**

**Audit/Finance**

**2019 Independent Audit Report**

A motion was made to accept 2019 Independent Audit Report-Passed unanimously.

**Parkway**

**Investment Activity**

A motion to accept investment purchases and sales from 4/1/20 through 5/31/20.- Passed unanimously.

**Actuary Appointments**

A motion to appoint Allen Bailey of Allen Bailey & Associates as LCBA's illustration and valuation actuary for the twelve-month period beginning June 1, 2020.-Passed unanimously

**Nominating**

Mr. Rick Suchan spoke about the election timeline, cycle, and process.

Mr. Suchan stated that Tuesday, June 30th is the deadline to give Ms. Black notification that incumbents up for election would like to re-run. Adrian Hirsch (non-incumbent) reached out that she would like to run for a board position again.

**Governance**

**Appointment of Interim Board Member**

Mr. Dupee stated the title of the document changed from Appointment of Interim Board Member to Appointment of Interim Board Director.

**Board Director Position Description**

Mr. Dupee stated the verbiage of the Position Summary changed to "The Board Director will support the work of Loyal Christian Benefit Association (LCBA) and provide mission-based leadership and strategic governance. While day-to-day operations are led by LCBA's President and Chief Executive Officer (CEO), the Board-CEO relationship is a partnership and the appropriate involvement of the Board is both critical and expected."

Mr. Dupee also stated that two more lines were added. "Elected by-LCBA Membership, except for interim Board Director" and "Length of term-Four years, except for interim Board Director".

**Chairperson Position Description**

Mr. Dupee stated the Chair Board Description changes were made to coincide with the Director Board Description.

Mr. Dupee stated the changes to the position description will now read "Position Summary- The Chairperson is the presiding officer of all proceedings of the Board of Directors, except Committee proceedings. The chair is an ex officio member of all board committees of the organization. The chair oversees implementation of policies and ensures that appropriate administrative systems are established and maintained."

Lastly, under primary accountabilities a line was also added, "Presides at all quarterly meetings of the board of directors, the special sessions of the board of directors, and other meetings as required."

**Conflict Of Interest Statement**

Mr. Dupee stated there are no recommended changes to the Conflict of Interest Statement.

**Statement of Personal and Professional Standards of Conduct**

Mr. Dupee stated that a bullet was added at the end of the document stating "disparage the reputation of LCBA."

A motion was made to adopt changes to all 5 policies as presented.

**Call for bylaw changes**

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

**Other Business**

Ms. Balaban spoke about the COVID-19 donations that were made by LCBA and the Board after the Spring Board Meeting.

Ms. Balaban proposed to make a donation on behalf of LCBA. Each charity will receive \$1,050. The three charities that were chosen are as follows:

- Love Inc.
- EUMA
- Second Harvest Food Bank

A motion was made to donate \$1,050 to Love Inc., EUMA, and the Second Harvest Food Bank.-Passed unanimously

Ms. Anne Sweigart suggested giving branches the same amount of funds they received last year as BROOM Award.

A motion was made to give all LCBA branches the BROOM award amount they received for 2019. -Passed unanimously

**Motion to Adjourn**

Chair of the Board declared the meeting adjourned.



**Karen LeVert**

Durham, NC



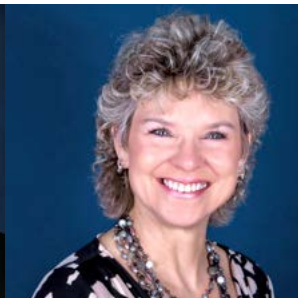
**Robert Muth**

Conneaut Lake, PA



**Richard Suchan**

Buffalo, NY



**Anne Sweigart**

Bluffton, OH



**Douglas Tuttle**

Erie, PA  
President/CEO



Merry  
Christmas!  
and a  
Happy New Year!



- From all of us at LCBA -