

direction

Quarterly Edition

A QUARTERLY PUBLICATION OF
LOYAL CHRISTIAN BENEFIT ASSOCIATION



WINTER 2023

MERRY CHRISTMAS!

There's no place like



home for the holidays!



SEE BACK COVER FOR AN IMPORTANT ANNOUNCEMENT!

SCHOLARSHIP INFORMATION INSIDE!
The Application Period Opens February 1, 2024!

Vol. 23
Issue Q4

Statement of Financial Position

As of September 30,

Assets	2023	2022
Bonds	111,639,882	105,202,070
Mortgage loans	500,000	-
Real estate	1,443,862	1,476,947
Certificate loans	888,361	959,905
Cash & cash equivalents	2,331,073	2,989,453
Investment income due	1,399,289	1,322,651
Other assets	1,572,162	1,390,407
Total Assets	119,774,629	113,341,433

Liabilities & Surplus

Certificate reserves & claims	96,322,964	88,287,359
Deposit accumulations	5,746,739	6,009,596
Other liabilities	1,773,396	1,412,018
Investment reserves	6,568,837	6,995,347
Unassigned funds	9,362,693	10,637,113
Total Liabilities & Surplus	119,774,629	113,341,433

Summary of Operations

Through September 30,

Income	2023	2022
Life premiums	7,740,576	7,575,333
Annuity premiums	4,710,157	4,473,180
Investment income	3,798,909	3,556,987
Other income	1,007,703	1,034,148
Total Income	17,257,345	16,639,648

Member Benefits & Expenses

Death benefits	3,230,730	3,073,074
Other member benefits	4,426,056	3,785,909
Reserve changes	6,276,015	5,769,304
Operating expenses	3,918,909	3,872,588
Dividends to members	341,285	268,239
Total Benefits & Expenses	18,192,995	16,769,114

Net Income (935,650) (129,466)

direction (USPS 208-680) (ISSN 1040-7596)

Volume 23 | Issue 4 | Winter 2023

Publisher.....Douglas Tuttle, Erie, PA direction@lcbalife.org

Executive Editor.....Michael Mursch, Erie, PA murschm@lcbalife.org

Art Director.....Michael Mursch, Erie, PA

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

Periodicals postage paid in Erie, PA 16515.

Communications for publication should be addressed

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

POSTMASTER:

Send Address Changes To:

Please mail form 3579 to

Loyal Christian Benefit Association

Direction (ISSN #1040-7596)- Issue 23-4

PO Box 13005, Erie, PA 16514-1305

LCBA BOARD OF DIRECTORS

Chair of the Board of Directors

Matthew Dupee, Nazareth, PA

Board of Directors

Karen Balaban, Esq, Harrisburg, PA

Michael Courtad, Pittsburgh, PA

Pat DiCesare, Port St. Lucie, FL

Paul Kenny, Bradenton, FL

Karen LeVert, Durham, NC

Robert Muth, Conneaut Lake, PA

Richard Suchan, Buffalo, NY

Anne Sweigart, Bluffton, OH

Douglas Tuttle, Erie, PA

Mailing Address:

PO Box 13005

Erie, PA 16514-1305

Physical Address:

8811 Peach Street

Erie, PA 16509

Phone:

800-234-5222 / 814-453-4331

business hours:

Mon-Fri : 8 a.m. - 4 p.m.

holiday closings:

Christmas

Mon, Dec 25 & Tues, Dec 26

New Years Day

Mon, Jan 1

Martin Luther King, Jr. Day

Mon, Jan 15

Presidents' Day

Mon, Feb 19

Good Friday & Easter

Fri, Mar 29 & Mon, Apr 1



Welcome to the Winter 2023 issue of Direction Magazine!

It is, truly, the most wonderful time of the year. I am thrilled to share a message of good tidings and great joy to our members as we settle into the Christmas season, and celebrate the birth of our Lord and Savior, Jesus Christ. The Messiah, the Chosen One, who came to this earth as a child to assuage the sin of all those who take him in their hearts. It's quite amazing how God chose to enter earthly existence in such a vulnerable and unassuming form. Jesus, born of the Virgin Mother, who possessed fully the nature of God and the nature of Man alike.

It's in this season that I pause and think of all the people God puts in our lives today. While none will ever compare to the man of Jesus, if they live out his teachings, and care for their brothers and sisters as he does, their impact will be eternal as well. As you give thanks for the birth of Jesus this Christmas season, who else in your life are you thankful for? Those who care, love, give, teach and serve and ask nothing in return. Some are known, and some exist quite unassumingly in our communities. The newborn babies and young children that we cherish and love so dearly; who will they become? And who are the people in their lives who will share with them the story of the baby, and the life of the man, Christ Jesus.

At LCBA we give thanks to our founding mothers, those who cared for each other and their communities through financial backing and benevolent giving. Our Branches, who carry that same founding legacy forward even today, 133 years later. I am thankful for our employees and agent partners, who know the value of a policy holding membership, and handle our interactions with you in a caring and meaningful way. It's an honor to serve you and share in our mission.



1 Chronicles 16:34 *"Give thanks to the Lord, for he is good; his love endures forever."*

Grace and Peace,

Brian Young
Incoming President & CEO



• 2022 •
Fraternalist
 - OF THE YEAR -

Kathy Valasek
 BRANCH 1425 - FORD CITY, PA

Each year we are amazed by the nominees we receive for our annual Fraternalist of the Year award. This year was no different, with the list of great deeds and actions of our nominees far exceeding our expectations. We are so proud of the great deeds our members perform. This year LCBA is proud to announce Kathy Valasek of Branch 1425 in Ford City, PA as our winner! We would like to congratulate her on this award and recognize her amazing contributions to her community. Continue reading to learn more about Kathy through the words submitted to us with her nomination.

Society Leadership

Kathy has been a faithful member since joining LCBA. Over the years, if she missed a meeting it was because she would take her special needs sister Carolyn to her medical appointments or take care of her other needs. Even when Caroline had to go into a nursing home, Kathy never stopped helping care for her sister until her passing.

Any time our Branch has a fundraiser be it a soup sale, bake sale, Christmas cookie sale, or luncheon, Kathy volunteers to be a baker, cook, helper, and active participant. She is always one of the first people to ask, "How can I help?", or, "What do you need me to do?". Despite her very busy schedule and her devotion to her 3 grown children and 7 grandchildren (for whom she babysat for 14 years!) she still manages to give of her time in a variety of service organizations.

Service to Others

It is very evident that Kathy has led a lifetime of dedicated service to her school and community. In addition to having taught senior high vocal music (chorus) for 35 years, she volunteered to direct over 25 musicals for the school and community. An accomplished vocalist and pianist, Kathy has taught private piano and vocal lessons for 40 years and has also given of her talents on many occasions – singing for weddings and numerous events.

Prior to the merging of parishes, Kathy was very active as a member of the former Holy Trinity Church- having

served in a variety of capacities. Her many hats included being a member of Parish Council, the Christian Mothers organization, the chairperson for the annual church festival, a CCD instructor to high school students, and a volunteer for all church related activities.

As a current member of Christ Prince of Peace Parish, Kathy has been a member of the Christian Mothers organization, a church cantor, a member of the church choir, and a church greeter. Most recently, hearing that the church secretary had retired, and aware that the parish office needed assistance until a new secretarial position could be filled, Kathy volunteered to offer her services at the office several days a week. Even though a new secretary has been hired, when she is unavailable to come to work or is away for a conference or training, Kathy answers the call and is happy to cover the office. Also, Kathy and her husband both volunteer every Friday at the St. Vincent de Paul store in Kittanning and have done so for the past 15 years!

She is always one of the first people to ask, "How can I help?", or, "What do you need me to do?"

Kathy and her husband of 53 years started a tradition decades ago with their family that has blossomed over these many years. They are a very musically talented family and, together with their children and grandchildren (not to mention an invite to anyone in the community to join them), the Valaseks go to several of the senior living centers in the area Christmas caroling for the elderly. For years, many people have joined them walking through town from center to center with lighted candles, singing carols and spreading joy to those who can't be out and

about. I had the privilege of joining them several times and it was such an inspiring, rewarding, and magical experience to see how much it means to people.

Kathy is a member and past president of Delta Kappa Gamma – an educator’s honorary organization. This group, through state and local service projects have aided many groups over the years such as H.A.V.I.N. (Helping Abuse Victims In Need), Blessings in a Backpack, and Christmas Angels to name a few. Kathy has always been extremely involved in all service projects and has spearheaded many of them.

Currently, as well as in past years, Kathy accumulates volunteer hours working at the Ford City Fireman’s Festival selling tickets and donating baked goods. She is a member of the Ford City Garden Club, dedicated to the beautification of our town by planting flowers. She also helps with their annual fundraiser. For her years of service to her school, her church, and her community Kathy was nominated and elected to the Ford City Hall of Fame! Kathy plays hostess at her home every year (other than the two pandemic years) to all retired lady teachers and secretaries from Ford City High School, giving these women a warm and welcoming place to reminisce and socialize.

You can always count on Kathy to show up at your door with a homemade lasagna if a member of your family

has passed away along with a big hug and her constant question, “What do you need?”.

Innovative Leadership

Kathy’s Christmas Caroling Night over the holidays is most definitely a cross-generational activity, as is her work at the Garden Club – not only in preparing for their annual fundraiser at the local library but planting in town with a variety of ages of women in the club and working together each season to make our community more beautiful and welcoming. Volunteering at the parish office and St. Vincent de Paul is also most definitely a cross-generational experience.

Kathy also makes sure that her grandchildren learn her Polish heritage and traditions by teaching them the art of noodle making, sauerkraut making, baking, and holy supper traditional food. She also rarely misses any of her grandchildren’s musical performances, sporting activities, plays, etc. With 7 active grandchildren it is amazing to me that she manages to fit in anything extra, but she does it all so effortlessly!

Kathy is the true definition of a lifetime friend and is one of the most positive, caring, and optimistic people I have ever encountered. She is a true Christian in every sense of the word!

- article contributed with nomination

2022 Fraternalist of the Year Runners Up



1st Runner-Up

Donna Hamilton

*Branch 1425
Ford City, PA*



2nd Runner-Up

Cindy Hedlund

*Branch 49
Erie, PA*

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.**

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 visit lcbalife.org or call 800-234-5222.

IT'S ALMOST TIME TO APPLY FOR SCHOLARSHIPS

**POST-
SECONDARY**

**ELEMENTARY /
SECONDARY**

CAMPING

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

GENERAL SCHOLARSHIP INFORMATION

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

ELIGIBILITY

- Applicant must be a Benefit or Agency member or be the natural or legally adopted great-grandchild, grandchild or child of such member. The certificate supporting the Scholarship applicant's eligibility must be active on the May 1st deadline. Should a member apply and qualify as of the application date but die subsequently, the child is still eligible. *See individual scholarship sections for further eligibility requirements.*

GUIDELINES

- Scholarship must be used in the calendar year in which it was awarded. An extension of time to use the Scholarship may be approved, at the sole discretion of LCBA, based on case by case circumstances provided the written extension request is received prior to the year-end expiration.

OTHER RULES

- There are no refunds or direct payment to the Scholarship recipient for any Scholarship amount not applied to tuition or fees.
- LCBA reserves the right to modify, suspend or terminate this program without prior notice.

SCHOLARSHIP PROCESS

- Scholarships will be awarded by lottery from eligible applications. Selections are final.
- The applicant may only apply once each year but may be awarded additional entries to the drawing.
 - ▶ Each applicant will get an additional entry for every current benefit member (parent, grandparent, great-grandparent) with an active LCBA certificate listed on the application.
 - ▶ Each applicant who submits an online scholarship application will receive one additional lottery entry
- LCBA will screen applications for the eligibility requirements.
- Only one scholarship may be provided per applicant per year, regardless of the number of times their name may be drawn.
- Scholarship recipients will be notified by June 1st. Scholarship recipients will be published in LCBA's *Direction* magazine.
- An applicant, who is not a Member, but is eligible on the application deadline, shall remain eligible for the Scholarship lottery if the Member dies after the application deadline and on or before the lottery date provided the guidelines and application deadline are met.

DATES & DEADLINES

- **Applications will be accepted annually starting February 1.** If February 1 falls on a weekend, then the start date will be the next business day.
- **Mailed Scholarship applications** shall be sent to PO Box 13005, Erie, PA 16514, and must be postmarked no later than the deadline of May 1st and received on or before May 8th.
- **Emailed Scholarship applications** shall be sent to scholarships@lcbalife.org at or before 11:59:59PM(ET) on the deadline of May 1st.
- **Online Scholarship applications** shall be submitted at or before 11:59:59PM(ET) on the deadline of May 1st.

Details listed here are subject to changes and updates. Visit lcbalife.org for full details or call 800-234-5222.



Post-Secondary Scholarship

OVERVIEW

LCBA offers a Post-Secondary scholarship to those individuals pursuing higher education. Five \$2,500 one-year scholarships are awarded each year via a lottery for students attending or entering an accredited degree or certificate granting institution and working towards their first degree/certificate.

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

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

GUIDELINES

- LCBA will send Scholarship payments, not to exceed \$2,500, directly to the school selected by the Scholarship recipient.
- Applicant may be eligible for additional entries based on academic performance, LCBA membership and LCBA fraternal involvement (*see Bonus Entry Criteria section online*).

ELIGIBILITY

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



Elementary/Secondary Scholarship

OVERVIEW

LCBA offers an Elementary/Secondary scholarship for an applicant entering grade K-12 from an accredited school in the USA in order to provide financial assistance in support of Christian based education.

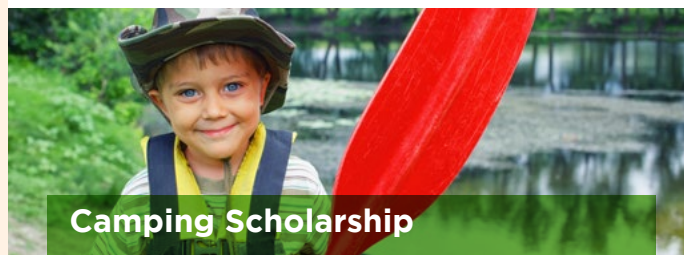
Twenty scholarships of \$350 are awarded each year via a lottery

GUIDELINES

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

ELIGIBILITY

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



Camping Scholarship

OVERVIEW

LCBA offers a Camping Scholarship to enhance childhood development with physical, mental, social and/or scholastic opportunities.

Ten scholarships of \$200 each will be awarded annually by lottery.

GUIDELINES

- A camp may be recreational, nature, sports, or special interest oriented.
- The Scholarship shall only be applied towards cost of a camp’s registration or enrollment fee. Payments are made directly to the camp.

ELIGIBILITY

- Applicants must be between the ages of 5 and 17 to apply.
- Winners will be required to sign a liability release before funds will be awarded.

2024 Scholarship Application▶ Only **ONE** application per recipient will be accepted. ◀**APPLICATION / TRANSCRIPT* DEADLINE IS MAY 1st**All entries must be postmarked by **May 1st** and received by **May 8th**. **ALLOW ENOUGH TIME FOR MAILING!**

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

WHO IS FILLING OUT THIS APPLICATION? <input type="checkbox"/> Parent/Guardian <input type="checkbox"/> Recipient (This section's information will be used for communication.)					
First Name			Last Name		
Phone		Email			
Address		City	State	Zip	

ENTRIES FOR LCBA BENEFIT MEMBERS - List certificate numbers for parents/guardians, grandparents, and great-grandparents		
Certificate #	Name	Relation to Recipient

SCHOOL / CAMP INFORMATION - Select scholarship(s) applying for. (You may apply for more than one on this application)					
<input type="checkbox"/> ELEMENTARY / SECONDARY	<input type="checkbox"/> POST-SECONDARY	⚠ TRANSCRIPTS FOR POST-SECONDARY SCHOLARSHIPS ARE DUE BY MAY 1ST!			
Name of Institution			Enrollment Date		
Address		City	State	Zip	
Contact Name		Phone	Tuition		

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

<input type="checkbox"/> CAMPING	▶ CAMPING SCHOLARSHIP winners will be required to sign a liability release before funds will be awarded.				
Name of Camp			Date Attending		
Address		City	State	Zip	
Contact Name		Phone	Cost		

Send completed application and/or transcripts to:

Email: scholarships@lcbalife.org
Subject: Scholarships



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

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



BRANCH 1155 / Findlay, OH
September Branch meeting with a guest from Habitat for Humanity.



BRANCH 1155 / Findlay, OH

September and October bake sales.



Do You Love to Travel?

Our **age 50+** members can apply for an educational travel scholarship!

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

ROAD SCHOLAR[®]

- Applicant must be a benefit member. The LCBA life or annuity certificate qualifying the applicant must be issued no later than the application deadline.
- Applicant must be 50 years of age as of the application deadline.

Visit 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 2 - February 28!

Can't travel right now? This award can be saved and used when you can!



BRANCH 1425 / Ford City, PA

Branch members attended the Memorial Mass for deceased members of Branch 1425.



BRANCH 1425 / Ford City, PA

Mary Beth Saloum and Cathy Cousins taking orders for soup and selling tickets for the Fall Food Festival.



BRANCH 1557 / Ephrata, PA

Branch members worked long hours preparing homemade food and setting up for a successful day of Bingo and raffles for 142 players.



BRANCH 1557 / Ephrata, PA

Branch members meet biweekly to cut out patterns to donate to Unto®, an organization that strives to be responsive to the physical and spiritual needs of people around the world. After donation, the patterns will be constructed into sanitary pads for women in impoverished countries. | unto.com



BRANCH 1557 / Ephrata, PA

At the November Branch meeting guest speaker Ralph Mowen, Mayor of Ephrata, spoke about the community and how to help the homeless and needy in the area.



BRANCH 1425 / Ford City, PA

Branch 1425 held a Fall Food Festival in November that offered a variety of soups, salads, casseroles, sandwiches, and desserts.



BRANCH 892 / New Philadelphia, OH

Branch members held a luncheon celebrating the 116th anniversary of Branch 892.



BRANCH 892 / New Philadelphia, OH

Branch Meeting with guest speaker Kristen Zemis, Tuscarawas County Commissioner.



BRANCH 892 / New Philadelphia, OH

Branch members packing boxes for the Christmas Shoebox project.



BRANCH 892 / New Philadelphia, OH

Branch members collected Paper products and delivered them to the local Homeless Shelter and Harbor House.



BRANCH 654 / Salem, OH

September Branch meeting with special guests LCBA President Doug Tuttle and Noreen Tuttle.



BRANCH 654 / Salem, OH

October Branch meeting.



BRANCH 654 / Salem, OH

Annual Memorial Mass for Deceased members of Branch 654.



BRANCH 654 / Salem, OH

Branch 654 members delivered a check and paper products to Christina House which provides shelter and assistance to women and children that are victims of domestic violence.





BRANCH 49 / Erie, PA

Branch 49 sponsored, volunteered, and participated in the annual Erie County CROP Walk.



BRANCH 49 / Erie, PA

August Branch meeting.



BRANCH 49 / Erie, PA

September Branch meeting.



BRANCH 654 / Salem, OH

Branch 654 prepped and hosted a Thank You/Farewell Reception for Father Brian Smith at St. Paul Catholic Church in Salem, Ohio.



BRANCH 867 / Dover, OH

November Branch meeting with the hats, gloves, and scarves collected for donation.



LCBA - Summer Board Meeting

Friday, June 16, 2023 | National Headquarters

Present Were:

Chair of the Board Matthew Dupee
 President/CEO Douglas Tuttle (*remote attendance*)

Directors of the Board:

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

Guests:

Chief Technology Officer Alex Miller
 Chief Operating Officer/Secretary Rebecca Black
 VP Sales Matthew Barr
 VP Finance/Treasurer Courtney Hagmaier
 Director of Customer Experience Brian Young
 BKD Rickey Brough
 Elinvar Patti Gillenwater

Mr. Barr also gave an update on social media stats, website statistics, and chat usage, as well as a fraternal update on Scholarship winners.

FINANCIAL UPDATE

Mr. Douglas Tuttle spoke about Q2 Operational and Balance Sheet Highlights, 04/30/2023 YTD paid premiums, and benefit expenses.
 Mr. Tuttle also spoke about Q2 Heritage Life Treaty activity.

ERM

Mr. Brian Young spoke about ERM and Strategic planning as of 05/18/2023.

CORPORATE

Mr. Alex Miller gave an update on the cyber incident that occurred on 03/31/2023 and post event mitigation.

Committee Reports

NOMINATING/FRATERNAL

Ms. Anne Sweigart spoke about the changes to the elementary, post-secondary, camping and Road Scholar scholarships.
 A motion was made to accept the fraternal benefits along with the changes to the elementary, post-secondary, camping and Road Scholar scholarships and an added disclosure statement regarding state availability to the newborn benefit. -Passed unanimously

Induction of Directors

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

AUDIT/FINANCE

The charter was reviewed and there were no suggested changes. The committee asked for the Governance Committee to review it.

GOVERNANCE

Board Committee and Director Communications

Mr. Courtad stated there are no recommended changes to the Board Committee Communications Policy.

Conflict of Interest Acknowledgement and Disclosure Statement

Mr. Courtad stated there are no recommended changes to the Conflict of Interest Acknowledgement and Disclosure Statement.

Individual Director Self Evaluation Policy

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

Individual Director Self Evaluation

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

Motion to Adjourn

Chair of the Board declared the meeting adjourned.

Friday, June 16, 2023

LCBA Summer Board Meeting

Chair of the Board Matt Dupee called the Summer Board Meeting to order.

Elinvar – Succession Plan

Patti Gillenwater leads the discussion on what is needed for the next CEO.

Approval of Minutes

A motion to approve the 2023 Spring Board minutes was made and carried unanimously.

Independent Auditors Report

Mr. Ricky Brough, BKD Engagement Executive discussed the 2022 financial statement audit.
 The Audit Finance committee recommends the 2022 Audited Financial statements be accepted as submitted.
 -Passed unanimously

YTD Update

ADMINISTRATION

Ms. Black spoke about YTD death claims processed through 05/31/2023 and YTD applications received and average days from application received to policy issue. Ms. Black also gave an update on the COVID-19 stats.

SALES/FRATERNAL/MARKETING

Mr. Matthew Barr spoke about the 2023 Q2 stats, PND/GCI update and FPIL update.

Current LCBA Board



Chair of the Board of Directors

Matthew K. Dupee

Nazareth, PA



Karen Balaban, Esq

Harrisburg, PA



Michael Courtad

Pittsburgh, PA



Pat DiCesare

Burnt Hills, NY
Port St. Lucie, FL



Paul Kenny

Bradenton, FL



Karen LeVert

Durham, NC



Robert Muth

Conneaut Lake, PA



Richard Suchan

Buffalo, NY



Anne Sweigart

Bluffton, OH



Douglas Tuttle

Erie, PA
President/CEO

LCBA 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 lcbalife.org.



PO Box 13005
Erie, PA 16514-1305

Dear LCBA Members,

Retirement of President Tuttle and Appointment of Brian Young as the Ninth President & CEO

Matthew Dupee
*Chair of LCBA
Board of Directors*



We hope this letter finds you well. It is with mixed emotions that we write to inform you of a significant transition within the leadership of Loyal Christian Benefit Association (LCBA). After 33 years of dedicated service, with the last 15 years served as President and CEO, President Tuttle has decided to retire.

President Tuttle has been the driving force behind LCBA's success and unwavering commitment to our members and the community. His vision and leadership have been instrumental in shaping LCBA into the strong and compassionate organization it is today. We express our deepest gratitude to President Tuttle for his exemplary service and wish him a well-deserved and fulfilling retirement.

In preparation for this transition, the LCBA Board of Directors has conducted a thorough search for the next leader who can build upon the legacy left by President Tuttle. We are pleased to announce that Brian Young has been appointed to be just the ninth President and CEO of LCBA, effective January 1, 2024.

Brian Young has served in various leadership roles within the organization. His commitment to our mission, deep understanding of our values, and strategic vision make him the ideal candidate to lead LCBA into its next chapter.

We are confident that Brian will continue to uphold the principles that have defined LCBA and drive the organization to new heights.

We invite you to express our sincere appreciation to President Tuttle for his years of service and dedication. His impact on LCBA has been immeasurable, and we wish him all the best in his well-earned retirement.

Please also join us in extending a warm welcome to Brian Young as he takes on the role of President and CEO. We are excited about the future of LCBA under his leadership and believe that the organization will continue to thrive and serve our members with excellence.

Brian has been out visiting Branches over the past couple of years so many of you may have already met him. Please continue to make him feel welcome!

Thank you for your continued support of LCBA.

Sincerely,

Matthew Dupee
*Chair of Loyal Christian Benefit Association
(LCBA) Board of Directors*



Pictured (l-r): Directors Robert Muth, Pat DiCesare, & Karen LeVert. Retiring LCBA President/CEO Doug Tuttle & New LCBA President/CEO Brian Young. Directors Anne Sweigart, Paul Kenny, Karen Balaban, & Richard Suchan. **Not Pictured:** Board Chair Matthew Dupee & Director Michael Courtad.