

# UNLOCK YOUR ALL-NEW LIFESTYLE BENEFITS

Full Details on Page 8.

Long Term Elder Care

Vision

Dental

Wellness Online

Teladoc

Chiropractic

Diabetic Supplies

Doctors Online

Roadside Assistance

Pet Care Savings



BOARD OF DIRECTORS  
**NOMINATIONS**  
SEE PAGE 10!

# PRESIDENT'S MESSAGE



**Summer has finally arrived here in Erie, Pa.** and we are enjoying the warmth after a long, snowy winter that at one point put Erie in a state of emergency with nearly 6 feet of snow dumped on us in one day. That much snow created damage to houses, garages, and businesses but for those properly insured the damage was quickly repaired.

Being properly insured is something we all worry about – whether it be homeowners, life insurance or medical – one can never have enough coverage. Especially with medical care costs rising it seems almost daily. A couple of years ago we brought you LCBA's Medicare Supplement Insurance and today we are rolling out something that we feel will complement and help supplement that insurance, or any insurance for that matter. Be aware though that this plan is NOT insurance.

Very rarely do we offer member benefits that have a direct cost but we felt the new Lifestyle Benefit Packages offered a value to our members and their families that is well worth the minimal cost. We know health care costs are unavoidable and rising so we are hoping the Lifestyle Benefit packages will help you reduce the cost or give you access to services you might need but could not otherwise afford.

The two packages will offer savings for **Teladoc, Vision, Dental, Diabetic Supplies, Long Term Elder Care, Chiropractic and much more!** These plans can be used by yourself and your immediate family members. Please read more about both plans and the cost savings on Page 8 of the *Direction*.

**Once again it is time to call for nominees for LCBA's Board of Directors.** Being part of the governance process is vital to LCBA and our continued success. The Board is the governing body of YOUR LCBA. If you or someone you know is interested and qualified, we hope you will consider putting that name on the ballot. LCBA is growing in large part because of the decisions and direction set by the board. You can help further that growth through your participation.

The LCBA Board has four regularly scheduled meetings per year, usually held in Erie, PA. Costs for attending the meetings are paid by LCBA and each board member receives a modest quarterly stipend for their time and effort. Each board member is assigned to serve on a board committee that generally meets via conference call.

The board is looking for members with experience in accounting, corporate governance, administration, and fraternalism. If you are looking to make a difference in your LCBA, or know someone that would make a good board member, please encourage them to run or nominate them. Look at page 10 for the process. It is relatively easy.

Thank you,

A handwritten signature in black ink, appearing to be 'D Tuttle', written over a light blue horizontal line.

Douglas Tuttle  
*President & CEO*



## Direction

**Publisher**- Douglas Tuttle, *Erie, PA*  
email: [tuttled@lcbalife.org](mailto:tuttled@lcbalife.org)

**Executive Editor** - Michele King, *Erie, PA*  
email: [kingm@lcbalife.org](mailto:kingm@lcbalife.org)

**Art Direction** - Michael Mursch, *Erie, PA*

### Chair of the Board of Directors

Karen Balaban, Esq., *Harrisburg, PA*

### Board of Directors

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*  
Barbara Waclawek, *Buffalo, NY*

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

Periodicals postage paid in Erie, PA.

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

Communications for publication should be addressed to:

Attn: Michele King  
LCBA / Direction  
PO Box 13005, Erie, PA 16514-1305

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

### Multimedia Department

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

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

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

### Postmaster Send Address Changes To:

Issue # 18-2  
Please mail form 3579 to  
Loyal Christian Benefit Association  
(ISSN #1040-7596)  
Box 13005, Erie, PA 16514-1305



# 8

## Lifestyle Benefits

Consider the expenses you and your family experience every year. We know you'll enjoy these convenient benefits that can help you save money throughout the year for as low as \$15\* per month.

(\* +One-time application fee of \$3.95.)



# 9

## What Exactly is a Fraternal Benefit Society?

Learn a bit about what makes LCBA a Fraternal Benefit Society.



# 10

## Board of Directors Nominations

We need you (or someone you know) to be on the LCBA Board of Directors. Read about what we are looking for in a candidate.

## contents

- |                                |  |                              |
|--------------------------------|--|------------------------------|
| <b>1.</b> President's Message  | <b>11.</b> Board Meeting Minutes       | <b>13.</b> Financial Report  |
| <b>3.</b> Branch Events        | <b>12.</b> Branch 1556 Meeting Minutes | <b>13.</b> PFA Scholarship   |
| <b>7.</b> Road Scholar® Report |  | <b>14.</b> Orthodox Division |



### business hours:

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

### Memorial Day through Labor Day

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

Friday: 8:00 a.m. - Noon



### holiday closings:

### Independence Day:

Wednesday, July 4

### Labor Day:

Monday, September 3

### Columbus Day:

Monday, October 8



### check us out on:



Facebook  
[lcbalife](https://www.facebook.com/lcbalife)



LinkedIn  
[lcbalife](https://www.linkedin.com/company/lcbalife)



Twitter  
[@LCBAlife](https://twitter.com/LCBAlife)



Google+  
[+LCBAErie](https://plus.google.com/+LCBAErie)

# BRANCH EVENTS



Several members volunteered at Tabor Community Services, helping to prepare mailings.

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



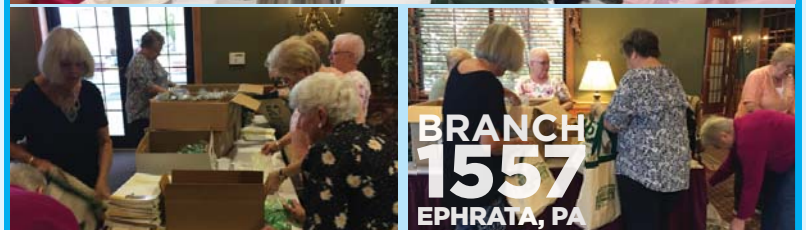
Branch 1557 donated \$250.00 to sponsor a table at the banquet for Real Life Community Services, a new non-profit organization in Denver, PA. They will partner with several other non-profits to provide 10 affordable apartments, low cost dental and health care, affordable transportation and references to agencies that may be able to help them.

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

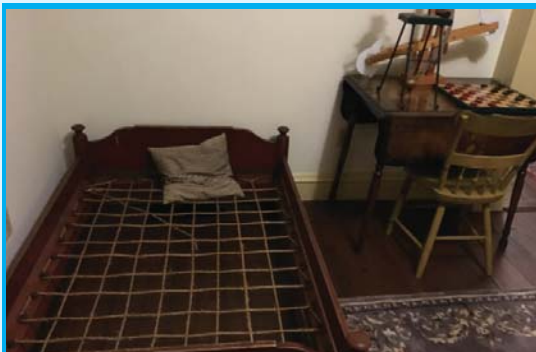


With a \$250 donation, Branch 1557 sponsored a table at the Annual Banquet for Good Samaritan Shelter, which provides emergency shelter, transitional housing, and permanent housing services to some of the most vulnerable women and children in their community.

[www.goodsamservices.org/ephrata](http://www.goodsamservices.org/ephrata)



Members volunteering.



Branch 1557 members and guests toured the Checkerboard House on April 17, 2018. Built in 1754, the house has been occupied by 3 generations of the Reifsnnyder family. The original owners/builders bought the land from William Penn. It is now preserved in close to original condition with period furniture, antique appliances and even the remnants of the jail that housed the Hessians (British Soldiers) during the Revolutionary War. The present owner was told that the house might be haunted, however he has not seen any ghosts but does occasionally hear noises during the night and finds items moved in the morning.

# BRANCH EVENTS



**BRANCH  
867  
DOVER, OH**

Branch 867 celebrated member Rita McNeil's 99th birthday at the March meeting!



**BRANCH  
1425  
FORD CITY, PA**

March Meeting



**BRANCH  
867  
DOVER, OH**

Branch 867 hosted a Drug Drop Off to collect unwanted, over-the-counter, and expired items for disposal.



**BRANCH  
1425  
FORD CITY, PA**

April Meeting



**BRANCH  
867  
DOVER, OH**

The April meeting featured speaker Coleman Boring, and a donation was presented for his Youth Ministry.



**BRANCH  
1425  
FORD CITY, PA**

Branch 1425 held a Spring Smorgasbord in April.



**BRANCH  
1425  
FORD CITY, PA**

May Meeting

# BRANCH EVENTS



Branch 654 recently donated gas cards totaling \$165 and checks totaling \$200 to the Sophia Women's Center.



Guest speaker Nickie Ostick, Outreach Coordinator for the Christina Center's Shelter for Battered Women, spoke on Domestic Violence at the March meeting. Branch members donated stuffed animals for the Shelter where women and their children often seek shelter having left home with nothing but the clothes they were wearing.



May meeting with guest speaker Tuscarawas County Commissioner, Joe Sciarretti.



LCBA member Ruth Huggins, who is also coordinator of the Funeral Buffets at St. Paul Catholic Church, extends a "Thank You" to Branch 654 for the beautiful new range for the Church's Rectory Meeting Room kitchen. The range will be used to assure the serving of hot meals at the Funeral buffets and also for St. Paul Friendship Circle's monthly Soup Ministry.



March Meeting.



April Meeting.



Branch 654 held a Sip & Paint Fundraiser on April 27.



June Meeting

# BRANCH EVENTS



**BRANCH  
892**  
NEW PHILADELPHIA, OH

Branch members working spaghetti dinner at TCC to benefit "Building for the Future" fundraiser for Sacred Heart Church.



**BRANCH  
892**  
NEW PHILADELPHIA, OH

Breakfast meeting at Bob Evans.



**BRANCH  
892**  
NEW PHILADELPHIA, OH



Loading up paper products and cleaning supplies donated by members for Harbor House, a local facility for battered women.



**BRANCH  
892**  
NEW PHILADELPHIA, OH

Member Joyce Belknap distributing Holy Communion to residents of a local Nursing Center during weekly Mass celebrated by Father Jeff Coning. Joyce visits several area facilities weekly giving Holy Communion.



**BRANCH  
892**  
NEW PHILADELPHIA, OH



Branch member Andi Fox serving food and Branch President Judy Campo enjoying it at one of the parish's Lenten Fish Frys.



**BRANCH  
1155**  
FINDLAY, OH



**BRANCH  
1155**  
FINDLAY, OH

Dishcloth & Bake Sale



**BRANCH  
1155**  
FINDLAY, OH

May Meeting



March Meeting / Potluck



## BRANCH EVENTS



Branch 49 along with Erie Mayor Joe Schember attended Holy Trinity Lutheran Church's Neighborhood Meal where they gave two pairs of sock to everyone who attended dinner.

### Want to get involved in LCBA Branch Events?

Contact LCBA at 800-234-5222 or outreach@lcbalife.org to find out more!

## A Whale of a Good Time!

You can't imagine how surprised I was to have been awarded a \$1500 Road Scholar® grant from LCBA. Shopping for the perfect trip was daunting. Sue and I researched programs and looked at schedules. The Road Scholar packages are overwhelming. We discussed budgets and narrowed our interests. Our list included: the outdoors, bird watching, nature and the wilderness. And still it was difficult to limit the choices. They all sounded great. Making the final four were; Maine, Cuba, California and Canada. The program that fit perfectly with our interests, schedules and budget was in New Brunswick Canada, bird watching and whale watching on Grand Manan Island.

Grand Manan Island, is a working, fishing community at the mouth of the Bay of Fundy directly across from Maine, where the tides fluctuate 20 feet per day! There we learned of puffins and salmon, lobsters and lighthouses, aquaculture, herring, seals, and yes, whales and birds too. From shore we saw and learned of whales. Guided woodland and seashore



## TRIP REPORT

## ROAD SCHOLAR®



talks informed us of the migration of North American birds. On the boat ride to visit an island of puffins a myriad of sea birds were pointed out as seals and whales swam by. Fresh seafood for dinner? Only every night! The conversation, views, exercise, and food, throughout the week imparted a bewildering array of fish and food and people and birds, filling our minds, and spirits, and bellies too, and sending us home with renewed energy, lifelong memories and new found friends.

Thank you LCBA for this unexpected gift. The opportunity to go on this memorable trip was made possible in part through your generous grant. We are so grateful to have experienced a Road Scholar program and specifically Grand Manan Island. It made our 35th anniversary year more memorable than either of us would have imagined.

Sincerely,  
Mike and Sue Perry

To learn more about Road Scholar see the back cover of this magazine or visit [www.lcbalife.org](http://www.lcbalife.org).





# NEW! Lifestyle Benefits

**Some expenses are unavoidable.** Other expenses are unnecessary. What if you could eliminate or reduce the cost of those expenses? Now that's smart. We know you'll enjoy these convenient benefits that can help you save money throughout the year for as low as \$15\* per month. (\* +One-time application fee of \$3.95.)

## Teladoc

Feel better now! 24/7 access to a doctor is only a call or click away with no per visit fee!

- Fast treatment-- within 10 minutes, on average
- Save money by avoiding expensive urgent care or ER visits

## Doctors Online

The fast, easy way to get health information from an online resource you can trust, including your immediate family.

- Email access to the eDocAmerica medical team
- Phone access to medical team through eDocVoice
- Smartphone App (iPhone/ Android) access to the medical team

## Dental

Smile brighter with big savings on dental services such as cleanings, X-rays and crowns.

- Includes specialty care such as orthodontics and periodontics where available

## Chiropractic

Back out of whack? Save 30% to 50% on X-rays, diagnostic services and treatments at chiropractors nationwide.

- Free initial consultation

## Long Term Elder Care

Eldercare specialists bring you peace of mind when caring for an elderly loved one.

- 1% to 35% off at participating home health agencies and assisted living facilities
- Assistance with Medicare, Medicaid and private insurance

## Diabetic Supplies

- Packages priced from \$29.99 to \$169.99 per month - 60% less than average retail prices
- Packages Include: Free Glucose Meter / Swabs / Test Strips / Lancets / Manual Log Book / Carrying Case / Lancing Device / Battery / Control Solution / Free Shipping
- 15% off individual testing supplies

## MyEWellness.com

Achieve personal wellness goals no matter your age, gender or fitness level

- Personalized workouts based on your fitness goal
- Daily articles, tips and instruction on nutrition, exercise and disease prevention
- Self-help health and wellness calculators

## Vision

Your eyes are the windows to your health. Save 10% to 60% on glasses, contacts, laser surgery, exams and more.

## Roadside Assistance

- Available 24/ 7/ 365
- Can be used by member, spouse and dependent children up to age 26 permanently residing at registered address

## Pet Care

Keep your pets happy and healthy with discounts on everything from toys and treats to boarding and eats!

- All companion pets accepted into this program, regardless of species, age, or health condition

There are two packages to choose from.

**Call 800-234-5222 or visit [www.lcbalife.org](http://www.lcbalife.org) to learn more and sign up!**

**Disclosures: This plan is NOT insurance.** The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. **It contains a 30 day cancellation period,** provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary service received. Member shall receive a reimbursement of all periodic membership fees if membership is cancelled within the first 30 days after the effective date. UT, AR and TN residents: A refund of all fees will be issued if membership is cancelled within the first 30 days. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380-3475, 800-800-7616. Website to obtain participating providers: MyMemberPortal.com. Not available to KS, UT, VT or WA residents. **DISCLAIMERS:** © 2018 Teladoc, Inc. All rights reserved. Teladoc and the Teladoc logo are registered trademarks of Teladoc, Inc. and may not be used without written permission. Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA controlled substances, nontherapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services.

# What Exactly is a Fraternal Benefit Society?

By Karen M. Balaban, Chairperson, LCBA Board of Directors, Branch 1557



**Have you wondered why you receive the Direction magazine?** You receive four editions per year because you are a member of Loyal Christian Benefit Association (LCBA). **How did you become an LCBA member?** You are one of the over 33,000 LCBA members insured under one of the many products offered by LCBA. These products include Medicare Supplement (MedSup), life insurance, annuities, final expense, and pre-arranged funeral funding plans. LCBA also sells other types of insurance from other companies and fraternal through the LCBA Agency operated in Erie, PA.

LCBA was incorporated in Pennsylvania in 1890 and is currently licensed to sell insurance products in 36 states and the District of Columbia. What makes LCBA unique as a life insurer is that it is also a fraternal benefit society. **What is a fraternal benefit society?** The United States Internal Revenue Code (IRC) recognizes several types of entities as tax exempt. The most common are charities under Section 501(c)(3). LCBA is recognized as an exempt entity under 501(c)(8) known as a fraternal benefit society. Fraternal benefit societies are not-for-profit membership groups that unite individuals with a common bond, provide them the ability to secure their families' financial security through a variety of life insurance and investment products, and form one of the nation's most effective and efficient volunteer networks, delivering billions of dollars of direct financial aid and community service to those who need it most. LCBA's common bond is Christianity.

Under the federal statute IRC section 501(c)(8), to qualify as a fraternal, an organization must meet the following requirements:

**1.** It must have a fraternal purpose. LCBA's fraternal purposes are (1) To unite into a fraternal benefit society all persons who are eligible for membership, (2) To promote the general welfare of its members, their families and their Christian community; (3) To provide for the payment of insurance and other benefits permissible under laws governing fraternal benefit societies to its members and their beneficiaries; and (4) The enjoyment of any other rights and privileges appertaining to a fraternal benefit society. (Bylaws Article 1.c.)

**2.** It must operate under the lodge system. LCBA carries out its mission as a fraternal benefit society through benefit and non-benefit members organized in branches. Branches provide the opportunity for LCBA members to perform civic, benevolent, or charitable functions. Each member may voluntarily join a branch located in the region where the member lives, or if you live outside the area of one of LCBA's local branches, you will be assigned to the national branch, Branch 1556. Members of this National Branch are encouraged to join together at a local level to support organizations and activities in their local communities.

**3.** It must provide for the payment of life, sick, accident, or other benefits to its members. (see insurance product types listed earlier in this article) Fraternal benefit societies must comply with state and federal regulations with regard to their insurance products.

In addition to insurance products, LCBA provides its members with fraternal benefits. LCBA returns earnings from the sale of its insurance products to its members in the form of discount / value added benefits and support service projects through member branches in their communities. Examples of LCBA's fraternal benefits are: scholarships (camping, elementary / secondary school, post-secondary school and Road Scholar program); bereavement, newborn, and orphan benefits; and discount programs (PerkSpot, ID Theft Assist, Prescription Discount Card, American Hearing benefits, and LifeStyle benefits).

LCBA's mission is "Helping Christian Families Successfully Transition through Life's Stages." Visit the LCBA website at [www.lcbalife.org](http://www.lcbalife.org) or call LCBA's Outreach Support Hotline at 800-234-5222 with any questions or to obtain more information. Thank you for being an LCBA member and allowing us to serve you.

## BOARD OF DIRECTORS NOMINATIONS

# WE NEED YOU!

TO BE ON THE LCBA  
BOARD OF DIRECTORS!



**Questions? Please call  
1-800-234-5222 ext. 226**

## SKILL SETS 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.

**This year we are seeking board members who have experience in accounting, corporate governance, administration, and fraternalism.**

### 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. Board directors are currently elected to serve four-year terms. The Board consists of no fewer than nine but no more than fifteen elected directors.

### WHAT?

Our Board of Directors defines the principal policies and strategies of the Association and provides oversight of the management and affairs of the Association. The Board meets quarterly and each member has a committee assignment.

### 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](mailto:election@lcbalife.org)

**by September 1, 2018.** The person recommended must be willing to serve. Current directors have the option of seeking re-election at the end of their established terms.

**NOTE:** *Nominees do not need to be LCBA members but must be willing to become an LCBA member before being placed on the ballot. Vetting of candidates & campaign preparations take place four weeks from the nomination deadline. Voting instructions will be published in the winter Direction magazine along with a feature on each of the candidates up for election. LCBA Benefit members will have three weeks to cast their votes.*

# CONDENSED BOARD MEETING MINUTES

## LCBA Board - 2017 Winter Board Meeting December 2, 2017 | National Headquarters

### Current LCBA Board *(as of June 2018)*



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



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



**Matthew K. Dupee**  
Nazareth, PA



**Paul Kenny**  
Erie, PA



**Karen LeVert**  
Durham, NC



**Robert Muth**  
Conneaut Lake, PA



**Richard Suchan**  
Buffalo, NY



**Anne Sweigart**  
Bluffton, OH



**Douglas Tuttle**  
Erie, PA  
*President/CEO*



**Barb Waclawek**  
Buffalo, NY

#### Present Were:

Chair of the Board – Robert Muth  
President/CEO – Douglas Tuttle

#### Directors of the Board:

Anne Sweigart      Barb Waclawek  
Karen Balaban      Karen LeVert  
Matthew Dupee      Pat DiCesare  
Paul Kenny          Richard Suchan

#### Guests:

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

### Saturday, December 2, 2017

#### LCBA Agency Board Meeting

Chair of Board Robert Muth called the Agency Board Meeting to order.

#### Approval of Agency Minutes

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

#### YTD Presentation

Mr. Walter Losee spoke about LCBA Agency Yearly Production through 11/17/17 and gave an update on the Agency, Snap Engage and DOL Fiduciary Rule.

#### Motion to Adjourn

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

### Saturday, December 2, 2017

#### LCBA Foundation Board Meeting

Chair of Board Robert Muth called the Foundation Board Meeting to order.

#### Approval of Foundation Minutes

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

#### Financial Report

Mr. Ross Aresco discussed the financial activity within the Foundation.

#### Motion to Adjourn

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

### Saturday, December 2, 2017

#### LCBA Board Meeting

Chair of Board Robert Muth called the Board Meeting to order.

#### Approval of Minutes

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

#### Annual Insurance Update

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

#### Sales

Mr. Losee spoke about CFP sales and PreNeed sales, Year-to-Date submitted as of 11/06/2017.

Mr. Losee also gave an update on Golden Considerations, PreNeed re-organization and CFP.

#### Fraternal and Marketing

Ms. Michele King spoke about upcoming Branch Christmas events, Bereavement Benefits, and the AFA branding campaign. Ms. King also gave an update on Scholarships, New Benefits, Medicare Supplement Pay It Forward Donation, website live chat, Google Analytics and the 2018 Trip.

Ms. King proposed that every member who applies for a Scholarship online at [www.lcbalife.org](http://www.lcbalife.org) gets one extra entry for the drawing.

Ms. King proposed that if more than one benefit member applies for the same child they would get one entry for each application.

If a benefit member contacts LCBA after submitting an application and provides us with the name(s) of another parent and/or grandparent that is a benefit member, the application will get another entry.

# BRANCH 1556 MINUTES



LCBA Branch  
1556 Officers  
met on May 17,  
2018 at LCBA's  
Home Office.

Will be offering Cedar Point tickets to our members at \$40 each with \$15 subsidized through the Branch. These will be a Good All Day/Any Day ticket because they no longer offer the Ride and Refresh tickets.

Looking to plan some new upcoming events for our members in 2018 and 2019. We are trying to plan events in areas where we have a large population of members so that they do not have to travel far.

**Branch 1556 is LCBA's largest branch and is always looking for ways to engage its members and support the communities they live in.** If any members have ideas for events they would like to attend, a cause we could support or maybe you are already involved in a local organization and would like Branch 1556 to support you and your community...Please contact Michele King at [kingm@lcbalife.org](mailto:kingm@lcbalife.org) or 1-800-234-5222 ext. 226.

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

Ms. King proposed we raise the Elementary/Secondary Scholarship from \$200 each to \$350.

A motion was made to approve the proposed Scholarship enhancements.

Ms. King proposed to offer a New Benefits Advantage Package.

A motion was made to accept the proposed New Benefits Advantage Package as long as all things come through appropriately and there is no added expense to LCBA.

## Financial

Mr. Aresco spoke about third quarter Operational and Balance Sheet Highlights and the third quarter/year-to-date Reinsurance Analysis.

Mr. Aresco also discussed 10/31/17 year-to-date paid premiums and benefit expenses and spoke about LCBA's investment portfolio holdings and the financial markets.

## Administration Update

Rebecca Black gave an update on the Outreach Support Team.

## IT Update

Alex Miller gave an update on automation, LifePro conversion and cyber security law.

## Corporate

Mr. Tuttle spoke about the Life Insurers Council of LOMA PreNeed Forum.

## Medicare Supplement

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

## ERM Update

Mr. Aresco gave an update on LCBA's Enterprise Risk Management (ERM).

## Meeting Dates

Discussion ensued regarding the 2018 Board Meeting dates.

### 2018 Board Meeting Dates:

- Spring – April 20-21st –Barb Waclawek and Anne Sweigart are excused.
- Summer – June 1-2nd (LCBA employee gathering on the 1st)
- Fall – September 28-29th
- Winter – December 14-15th

## Preliminary Projections/Budget for Upcoming Year

Mr. Tuttle spoke about 2018 PreNeed projections.

Mr. Aresco spoke about 2018 budget comparison and analysis.

A motion was made to approve the 2018 preliminary budget and carried unanimously.

## Committee Reports

### Nominating

The committee had nothing to add as there are no elections this year.

### Audit/Finance

A motion was made to accept investment purchases from 9/1/17 through 10/31/17. –Passed unanimously

A motion was made to accept the BKD Audit Engagement letter for LCBA's 2017 independent audit. –Passed unanimously

### Governance

#### Bylaws

Mr. Dupee discussed when to officially file the proposed bylaw changes.

#### Policies and Procedures

Governance committee reviewed the following policies and had no suggested changes.

- LCBA Board of Crisis Response – Operations Intact

Mr. Dupee stated the Governance Committee reviewed the policy and there are no suggested changes at this time.

- Board Minutes Policy

Mr. Dupee stated the Governance Committee reviewed the policy and there are no suggested changes at this time.

## Other Business

Bob Muth announced that he will not run for the re-election to Chairman of the Board for the June 2018-June 2020 term.

Karen Balaban announced her plans to submit her name at the April Board Meeting for Chair of the Board.

## Motion to Adjourn

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

## 1st Quarter 2018 Financial Statements

### Statement of Financial Position - As of March 31

Assets	2018	2017
Bonds	\$181,721,274	\$175,005,906
Real estate	1,560,847	1,570,418
Certificate loans	1,115,522	1,063,335
Cash & cash equivalents	2,692,712	5,844,121
Investment income due	1,964,330	1,908,456
Other assets	405,638	244,243
<b>Total Assets</b>	<b>\$189,460,323</b>	<b>\$185,636,479</b>
<b>Liabilities &amp; Surplus</b>		
Certificate reserves & claims	\$174,265,043	\$171,200,246
Deposit accumulations	6,990,779	6,444,989
Other liabilities	2,677,000	2,555,585
Investment reserves	1,475,218	1,710,149
Unassigned funds	4,052,283	3,725,510
<b>Total Liabilities &amp; Surplus</b>	<b>\$189,460,323</b>	<b>\$185,636,479</b>

### Statement of Operations - Through March 31

Income	2018	2017
Life premiums	\$2,653,137	\$2,046,876
Annuity premiums	1,731,131	1,923,139
Investment income	2,080,235	2,076,224
Other income	735,416	932,202
<b>Total Income</b>	<b>\$7,199,919</b>	<b>\$6,978,441</b>
<b>Member Benefits &amp; Expenses</b>		
Death benefits	\$1,449,633	\$1,170,456
Other member benefits	4,354,168	3,270,983
Reserve changes	(505,831)	61,591
Operating expenses	2,112,897	2,024,707
Dividends to members	179,014	192,261
<b>Total Benefits &amp; Expenses</b>	<b>\$7,589,881</b>	<b>\$6,719,998</b>
<b>Net Income</b>	<b>\$(389,962)</b>	<b>\$258,443</b>

## Pennsylvania Fraternal Alliance 2018 SCHOLARSHIP PROGRAM

The Scholarship Committee of the Pennsylvania Fraternal Alliance is announcing that the 2018 applications are now available for the annual Scholarship Program. Applications can be obtained through eligible members of a Fraternal Benefit Society belonging to the Pennsylvania Fraternal Alliance or by contacting the Pennsylvania Fraternal Alliance Secretary-Treasurer at [Theresa@lpsc.org](mailto:Theresa@lpsc.org) or 888-834-6614.



#### Applicants must:

- Be a resident of Pennsylvania and a member of a Fraternal Benefit Society that is a member of the Pennsylvania Fraternal Alliance.
- Be a 2018 high school graduate attending an accredited college, university, trade school, etc. in the summer/fall of 2018 as a full-time student (twelve semester credits). Proof of attendance must be submitted with application.
- Obtain a recommendation letter from your Fraternal Benefit Society.
- Submit a 500-word essay on: "What does fraternal mean to you? What would you do to increase the relevance of fraternal to you and your peers?"

You can also download the application at [www.lcblife.org/pages/News.aspx](http://www.lcblife.org/pages/News.aspx). Full instructions are listed on the application.

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



# God Doesn't Take a Summer Vacation!

by Father John Matusiak

**For those of us who grew up but subsequently moved away from Erie, Pennsylvania -- coincidentally the home of LCBA -- the weather reports this past winter provided a bit of nostalgia.** Growing up in the 1950s and 1960s, I well remember trudging to school along sidewalks lined with mounds of shoveled snow that, while perhaps not as high as they were during the winter of 2017-2018, were not always easy to navigate. "Snow days" were rare and, in fact, almost unknown. But at some point-- often not until the end of April-- the snow melted, flowers began to appear, and the promise of warmer days-- and summer vacation-- was just around the proverbial corner.

The last day of school was especially memorable, as it brought with it a few months of fun, relaxation and Sunday outings. I fondly recall our many day trips to Niagara Falls, the Buffalo and Cleveland Zoos, Conneaut Lake Park, Canada's now defunct Crystal Beach and Cleveland's long-gone Euclid Beach, Kinzua Dam, and a host of other destinations. Ah -- the "lazy, hazy days of summer" were always filled with wonder and discovery.

One thing from which we did not "take a vacation," despite countless Sunday trips and drives, was church services, around which Orthodox Christians are called to order their lives. The Sunday Liturgy was something not to be missed. As my father so often said, "We're on vacation, not God." And so our weekly mini-vacations always began very early in the morning as we'd stop at a parish church along the way-- in Cleveland or Buffalo or Jamestown-- to render thanks to the Lord for His countless blessings, including truly "seasonable weather," at the Divine Liturgy.

There are those who often see summer vacation as a time to "take a break" from the Church. With Sunday School suspended for the summer and non-liturgical activities

cooling down as the temperature heats up, the temptation to "skip Liturgy" always presents itself at this time of the year. But the fundamental need to worship God and offer thanks for His blessings is something from which we should not "take a break." And the Church's liturgical calendar constantly reminds us that, while the snow may be long forgotten, our remembrance of the Lord's presence in our lives, at all times and in all places, is just as central during the vacation season as it is throughout the rest of the year.

Memorial Day ushers in the beginning of summer vacation, and this year, Orthodox Christians celebrated the second greatest feast day of the Church year-- Pentecost-- on Memorial Day weekend. This feast ushers in the 30-plus "Sundays after Pentecost," during which we recall our Lord's miracles and His teaching, preaching and healing ministry as reminders of how we too are invited to put our faith into action. The summer is also punctuated with a number of other feast days -- the Feasts of Saints Peter and Paul and the Nativity of Saint John the Baptist, the Great Feasts of the Transfiguration and Dormition of the Mother of God in August, and so on -- in which we share more deeply in the mystery of our faith. And the celebration of the weekly Divine Liturgy and other services remain, throughout the summer months, the "center point" of the Church's liturgical life, regardless of season.

While I will admit that when I was 13 or 14 I did not always relish attending services during day trips, I look back at the attention my parents paid to putting God in the center of our vacation plans, recognizing that it was we who were on vacation, not God! We need Him regardless of the temperature, weather and season -- and especially during "vacation season," when He watches over us in our travels and returns us safely to our homes.

For those who would like a complete listing of Orthodox Christian parishes across the United States as vacation-time approaches, log on to the directory of parishes available at [www.assemblyofbishops.org/directories/parishes](http://www.assemblyofbishops.org/directories/parishes)-- the web site of the Assembly of Canonical Orthodox Bishops of the USA. You'll be surprised to discover that there are parishes virtually everywhere across our nation that you can include in your summer outing and vacation plans. And what better way is there to thank God for "seasonable weather"-- while beseeching Him to grant us "less-seasonable weather" during the impending winter of 2018-2019!

*Father John Matusiak is a long-time LCBA member, Pastor Emeritus of Saint Joseph Orthodox Christian Church, Wheaton, Illinois, and Senior Editor of the Orthodox Church in America's web site -- oca.org*

# Did You Know?

*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.

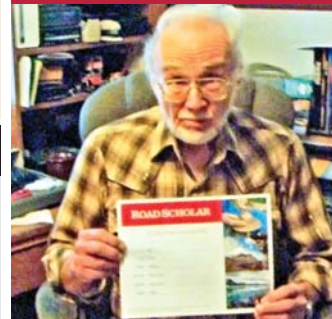
## ELIGIBILITY:

- 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.road scholar.org](http://www.road scholar.org).
- Applicant must complete the approved application form found at [www.lcballife.org](http://www.lcballife.org).
- LCBA members are only eligible to win the Road Scholar Scholarship once per year unless otherwise specified.

*You could take a  
free trip on LCBA.*

## ROAD SCHOLAR®

**SPRING  
2018  
WINNERS**



**James Kane**  
Sandy Lake, PA

**Barbara  
Golembiewski**  
Venetia, PA

**Applications for fall scholarships will be accepted until August 31!**



# Unlock your all-new Lifestyle Benefits

**See page 8 for more information!**