



Catholic Ladies of Columbia

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Volume 114 • Issue 4

April 2012

Synopsis of January Board Meeting

The Board of Directors met in the Home Office on January 16 and 17. Per tradition all of our consultants were present for our meeting. Don Weiland, our investment advisor with Wells Fargo introduced Ken McMahon. Ken will be assisting Don and learning CLC's account as Don prepares for retirement. It was reported our average coupon rate with Wells Fargo is 6.32% with 6-8 year duration.

Ed DePersis of Bruce and DePersis gave a preliminary report on the Annual Statement. There should be an increase in surplus, an operating gain and CLC has good cash flow and good liquidity. Ed Mertz of Hosack, Specht, Muetzel and Wood reported he is ready to prepare the audit as soon as all the information is given to him. He will submit the audit to the ODI by their requested May 1 deadline.

Cathy Burks, Field Manager, reported that the life insurance sales were up for 2011

with annuity sales slightly lower than the previous year. She is researching ideas for a family event this summer. Interest rates were discussed and it was decided to leave them as is for now, but we were cautioned that we may have to lower them before our next meeting.

The Lien Stabilization and Reduction Plan was discussed. The plan was enacted effective January 1, 2012. This means that the interest will be frozen on the lien and CLC will pay full death benefits on all life insurance or annuity death claims and upon annuitization of annuities with CLC. And as a fraternal benefit, CLC will waive the lien on its annuity policies when a member is confined to a nursing facility or advised by their physician that they have a terminal illness.

Fraternal Reports included: Make a Difference Day netted \$3,014 in contributions; the theme for Join Hands Day 2012 is "Spring Clean-up"; fifteen councils took advantage of Matching Funds for 2011; twenty-one coun-

cils distributed the Charitable Donations in their communities and an Initiation and Retreat will be held in Columbus on October 14, 2012.

Committee assignments were reviewed, Board members' goals were presented, fraternal resolutions were approved and business resolutions were submitted and approved. The bank accounts and credit cards were reviewed as well as the list of insurance providers and list of current contracts.



Dates to Remember

- April 7 Good Friday:
Home Office closed
- April 8 Easter Sunday
- April 17 Taxes Due
- April 26 Administrative Professional Day
- April 30 Right to Life Donations due
- May 5 Join Hands Day
- May 5 Board of Directors' Meeting

Friendship Box

- April-May Lima Council 222
- June-July Landeck Council 84

Perpetual Rosary

- April-May Kalida Council 134
- June-July Col. Grove Council 166

**Existing & new members we have
a "Special Offer" for you!!!**

A Simplified Single Premium Whole Life Insurance Plan

Here is how it works:

- 1.) Policy is issued at current age
- 2.) Issue ages are 60 - 80 for non tobacco users only
- 3.) Available face amounts are \$ 5,000 and \$ 10,000 only
- 4.) Current CLC members total insurance (existing and new) must equal \$ 20,000 or less to qualify
- 5.) Easy application. Answer 3 simple health questions
- 6.) One premium payment - no future premiums are necessary
- 7.) There are different rates for male and female

For additional information regarding this offer
please contact your CLC Life Agent or contact
Field Manager, Cathy Burks at the Home Office (800) 845-0494.

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Volume 114 Issue 4

Published in the interest of the Catholic
Ladies of Columbia

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Subscription price, \$3.00 per annum

*POSTMASTER, please send address
changes to publication title
and mailing address.*

April 2012

Sharon Says....

Wow the flowers and trees are in full bloom and it is barely Spring! I believe Mother Nature is really messed up this year. Although I have enjoyed the warm weather we have had I am afraid of what the summer has in store for us. I am sure since there was no hard freeze this winter there will be plenty of bugs to go around for everyone and let's hope it doesn't just get hotter and hotter and we end up with many days in the 100 degrees.

Just a reminder all donations for the Ohio Right to Life Society are due in the Home Office by the end of April. CLC starts the donation each year with a \$1,000. This is a very good cause to support each year and the Right to Life Society is very appreciative of your generosity. Let this be another successful year for them.

Hopefully your council is busy working on your plans to take part in "Join Hands Day" on Saturday, May 5. This year's theme is "Spring Clean-up". There are many ways you can use this theme to help those in your communities most in need. You could clean parks, churches, someone's home or yard....the list is endless. And what better way to get the young involved. They have so much energy and can do much more than we sometimes give them credit for. Join Hands Day is the only national volunteer day that specifically targets and develops relationships between young people and adults through neighborhood volunteering. Youth and adults work together on an equal basis to plan, organize and implement the day's activities. It is these relationships across generations that are built to restore confidence, trust and respect for each other.

This month your taxes are due and if you need to save some money just a reminder that you can invest with CLC by purchasing an annuity or IRA. Our rates still continue to be competitive so contact your local agent or the Home Office with any help you may need.

CLC is very lucky to have a very good staff running the Home Office. We have a new face, Pam Lauderback, recently joined the staff. When you call into the Home Office wish her well as she is the one answering the phones. April 25 is Administrative Professional Day and I would like to thank all of our staff for the excellent job they do for me, the company and our members.

Kalida Shows Off Antiques

Kalida • Council 134

Council 134, Kalida, met in St. Michael's church basement on March 12 with 20 members present. A short business meeting was held. President Mary Lou informed us that Join Hands Day is May 5 and the theme is Spring Cleanup. We are supposed to partner with the youth. Mary Lou wanted some activity suggestions at the April meeting. Our annual Right to Life Bake sale will be held Good Friday at the Kalida K of C during their fish fry. We will be selling colored eggs as usual. We need donations of baked goods from our members and from parish members who would like to donate. The fall retreat will be October 14 in Columbus and there will also be an initiation that day.

A new member was welcomed, Ava Josephine Meyer, daughter of Scott Meyer and granddaughter of Annette Meyer. Our entertainment was "Show and Tell." Members brought special antique and collectible items to show and share with others. A variety of unique treasures were shared. March birthdays were honored. A lunch of ice cream and cookies was served. Prayers were said for all in need. Next meeting will be April 9. Someone from "Serendipity" in Ottawa will give a presentation.

*Happy &
Blessed Easter
to Everyone
From CLC
Board of
Directors
and the Home
Office Staff!*



Upper Sandusky Raises Funds for Local Catholic School

Upper Sandusky • Council 86

The March meeting of CLC was called to order by Pres. Teresa Brodman with 36 members present. The meeting was opened with prayer and the Pledge of Allegiance.

The charter will remain draped for our departed member Jane Mathias. The resolution and prayers were said.

Diana Frey was introduced as a new member.

Members were thanked for their donations to the St. Peter's bake sale. A total of \$365.00 proceeds from the bake sale and \$200 for the council and \$200 for Agent

Fairy Wagner from the Home Office Charitable Donation was donated to St. Peter's School.

The Council was asked to donate cookies to the Confirmation retreat for Upper, Kirby and Carey students being held March 24 in Carey. Members are to bring their donations to the KofC fish fry on March 23. Susy Frey will deliver the cookies to the Carey Retreat House.

Scholarship applications are due to the Home Office by March 31, 2012. Any CLC member may apply.

The summer trip will be August 7-9 to Chicago. The cost of the trip is \$339.00

per person. Anyone needing more details or would like to attend may call Barb Grasz at 419-294-4042 or Cheryl Lyon at 419-294-3944.

A Council donation will be given to Right to Life. The council will hold a rummage sale at the KofC in May for Join Hands Day. More details will be given at the April meeting.

Happy Birthday was sung to Mary Lou Best. Cheryl Lyon won the lottery and Diane Welly won the 50/50.

Dessert was served by Joyce McMillan, Joan Moening, Diane Welly, Ann Leightey, Pam Clark, Jean Shumaker, Kim Vaughn and Vivian Oney. The April 4th committee is Pat Smith, Rachel Morrison, Harriet Amendola, Yvonne Baldwin, Rosa Thiel, Cora Derr, La Donna Orians, and Judy Wheeler.

New Members

Co. 6 – Leipsic

Doris J Chamberlain, Wayne

Susan Fike, Leipsic

Co. 10 – Cloverdale

Mason Andrew Shumaker, Cloverdale

Co. 20 – Decatur

Chris Stayanoff, New Haven

Emilie J Persinger, Brownstown

Co. 21 – Tiffin

Yvonne Steinmetz, Tiffin

Co. 63 – Dayton

Paul E Gabringer, Centerville

Co. 88 – Ft Jennings

Mackenzie M Grote, Ottawa

Stefanie M Neidert, Ft. Jennings

Magadalen Marie Mertz, Pickerington

Co. 134 – Kalida

Ava Josephine Meyer, Kalida

Ralph L. Miller, Kalida

Robert F Oard, Kalida

Co. 166 – Columbus Grove

Michael L Fanaff, Columbus Grove

Co. 205 – Fostoria

Vic K Oliver, Fostoria

Walter Lynn Otto, Findlay

Janet K Oliver, Fostoria

Co. 218 – Wauseon

John W O'Neil, Lyons

Paula A O'Neil, Lyons

Co. 222 – Lima

Allison Dauterman, Lima

Jeffrey Dauterman, Lima

Kenneth B Melton, Lima

Sandra Hahn, Lima

Co. 901 - Michigan

Laura Marie Marr, Royal Oak

June Woliung, Troy

Suzanne E Kenyan, China

Nancy Eisen, China

Carol Susan Kuhla, Northville

New Cleveland Enjoys Wine and Cheese Tasting

New Cleveland • Council 215

The March 8th meeting of the New Cleveland CLC was held in the church basement. Fifty-five CLC members from New Cleveland and other councils in the area enjoyed a wine and cheese tasting party. Different varieties of wine from very dry to very sweet were available to the members to taste. Assortments of cheeses along with other food items were served to help cleanse the pallet between wines. Leipsic council went home as winners of the 50/50 drawing and the 2 raffle prizes. A good time was had by all.

President Gerten invited the members to join Council #215 in their upcoming White Elephant sale, 50th anniversary &/or 70th birthday party and the ice cream sundae meeting.

In February the charter was draped for Patricia Schroeder who recently died suddenly in her home.

Fraternally Remembered

Co. #	Name	City	Date of Death
086	Mary Lou Wieging	Upper Sandusky	01/16/12
103	Josephine Bramlage	Centerville	12/06/11
112	Lucille Miller	Burgoon	12/31/11
162	Helen Thuma	Portsmouth	01/20/12
201	Katherine Schutte	Springfield	01/27/12
205	Mary Brinkman	Findlay	09/21/11
900	Sue Mershon	Bloomington	10/13/11

Submit your recipe to
marlenaballinger@gmail.com
and have it featured
in the INDEX



Landeck Learns the Importance of 9-1-1

Landeck • Council 84

Fifteen members of Landeck CLC council #84 met at the CFO Hall on March 20, 2012. Birthdays were celebrated. Prayer and get well wishes were sent out to sick members. Pot of gold winner was Jolene Bockey. Bonnie Merschman was the club 25 winner. Special award winners were Laura Ladd, Laurretta Schaffer and Rosie Hilvers. Our color contest winners: 3 – 5 year olds, Dylan Hummer. 6 – 7 year olds, Cody Bailey. 8 – 9 year olds, Colin Bailey. Congratulations to all the winners.

Guest speaker from Delphos EMS, Chief Dave McNeal gave a very informative speech on calling 911.

Installation of officers: President – Catherine Heitz. Vice President – Kay Siefer. Treasurer – Kathy Siefker. Secretary – Laura Ladd. Trustee 2 years – Jolene Bockey. Trustee 4 years – Norma Ditto. Trustee 6 years – Martha Etzkorn. Monitor – Therese Rahrig. Inner Guard – Rosie Hilvers. Promoter – Velma Wehri, licensed. Cheer Lady – Helen Kimmett. Photographer – Sue Radabaugh.

The next meeting will be April 17 at 7pm at Jubilee Winery. No committee. Members may bring a guest. Turn in your chief cash register tapes to Kathy Siefker. Catherine Heitz is collecting small bouncy balls for the friendship box. Charitable donations are going to Landeck playground equipment and Up to the Challenge.

Need Prayer?

Email your requests to
CLCprayerrequests

@gmail.com

Remember prayer does work!

Have this INDEX emailed to you!

Email society@theclc.org from your preferred email address with "INDEX email address" along with your name in the subject line and we'll add you to the list



CLC

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**Interest rate guaranteed for the 1st year; 3% APY guaranteed thereafter

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10% annual CLC penalty-free withdrawal after the 1st year; plus a 5% Fraternal Benefit penalty free withdrawal.

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