



Catholic Ladies of Columbia

INDEX

Volume 116 • Issue 6

June 2014

2014 CLC Scholarship Winners

Council # 6 – Leipsic

Jessica Schmenk, Senior,
Miller City High School

Megan Hoehn, Senior,
Ottawa-Glandorf High
School

Council # 32 – Defiance

Chelsea Fockler, Baker
College of Flint

Council # 75 – New Bavaria

Chelsea Gerschutz,
Northwest State Community
College

Travis Maas, Senior, Miller
City High School

Holly Shively, Senior, Pat-
rick Henry High School

Council # 84 – Landeck

Trent Phillips, Senior
Bluffton High School

Kevin Siefker, University
of Northwestern Ohio

Council # 86 – Upper San- dusky

Desiree Young, Ohio
Wesleyan

Council # 88 – Ft. Jennings

Jamie Saum, Senior, Ft.
Jennings High School

Council # 115 – Bucyrus

Brianna Rankins, Senior,
Colonel Crawford High
School

Council # 134 – Kalida

Andrew Furphy, Northern
Arizona University

Megan Meyer, Ohio
University

Matthew Meyerhoffer,
Xavier University

Brandon Utrup, Senior,
Pius X High School

Council # 166 – Columbus Grove

Austin McMenimen, Fort
Lewis College

Jessica Siefker, Bowling
Green State University

Council # 179 – Glandorf

Morgan Jostpille, Senior,
Delphos St. John's High
School

John Lammers, University
of Notre Dame

Jody Schroeder, Senior,
Hilliard Bradley High School

Maria Schroeder, Senior,
Lehman Catholic High
School

Council # 203 – Ft. Loramie

Lauren Kerr, University of
Florida Law School

Melissa Kerr, South Da-
kota State University

Council # 205 – Fostoria

Mikael Keiffer, Senior,
Arcadia High School

Council # 217 – Russells Point

Leslie Reichert, Bowling
Green University



Dear CLC members,

Our 3rd annual "Just Koz" MS walk at the Columbus Zoo & Aquarium was held Saturday, April 12th and was a huge success. Again this year we exceeded our goals that were set during the walk's planning stages. We had more than 70 walkers that enjoyed a great day at the zoo. The weather was absolutely beautiful. We met at our new CLC Life Insurance tent in the parking lot and enjoyed coffee, donuts, cookies, along with raffle items and freebies for all. Like last year, every day the number of walkers grew and the donations kept coming in until we had our 70 plus walkers and had raised over \$6,300. This was an increase from the 2013 numbers of 55 walkers and the \$3,700.

I would like to thank everyone who sponsored on our t-shirts! The wonderful party consultants for their time and donations. A shout out to all the CLC family and friends that attended from as far away as Georgia. This walk and the goals would not be possible without all of you.

I am always open to different fundraising ideas for 2015. My goal is to see every council become involved in some type of fundraising and to see a member from each council at the walk. It is a very fun event for families and friends.

The MS Walk is a day that brings friends, families and co-workers together to embrace an important cause. By joining our team or making a donation it helps with cutting edge research and treatments and also supports local programs that are moving us closer to a world free of MS. And foremost it is a "Just Koz".

*Thank you for your support and prayers!
Jane Kozman, CLC Bookkeeper*

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Sharon Says....

It is that time of the year when I need to give the "condition of the company" report. I am happy to say that 2013 was a very good year for CLC! We made a couple of changes with consultants plus sales were where they needed to be for us to show a profit.

In the fourth quarter we hired Allen Bailey and Associates of Austin, Texas as our Actuary. His firm went immediately to work and began concentrating on the end of the year reports. Upon their advice and knowing what will be required of CLC in the future, we hired Parkway Advisors of Abilene, Texas as our investment consultants. They began to work for CLC on January 1, 2014. They are helping CLC to make the right investments that will ultimately help our bottom line at the end of the year.

For 2013, assets increased \$6.1 million (9.6%) to \$69,440,328. We are so close to another threshold of \$70 million! Life insurance, the lifeblood of the company, was down a little at \$211,376, but annuity premiums were up at \$7.5 million. We know we need to continue to promote life insurance sales and our Sales & Marketing Director has some new ideas in her plans. Solvency for the year increased to 103.44% and our surplus also increased to \$2,303,613. Our member safety funds, which include the surplus, Asset Valuation Reserve, and Interest Maintenance Reserve increased 43.6% over 2012. Member safety funds total is \$3,359,409.

The net rate of return on the invested assets was 6.1% for 2013. The net investment income for the year was \$3,741,102 (+8.6%). 91.9% of the total assets for the society is in bonds. 94.8% of the bonds owned are in the top two NAIC grades or investment grade. CLC has only one bond that is not investment grade, which also strengthens the overall portfolio. The average maturity of the bonds is 14.25 years which helps to maintain the appropriate liquidity and will allow the society to better take advantage of better rates if the market increases.

General expenses for 2013 were slightly higher by \$36,834 (6%), which is mainly due to the convention, legal fees and actuarial work. Your Board and Home Office continue to monitor expenses and review the budget each quarter because we know the importance of keeping expenses in line. Despite the slight increase in total expenses the actual gain from operations was \$741,937.

The Board and I know it is essential that the society continue to earn a profit each year and we must continue to build our surplus. We are ever so close to the threshold set by the Ohio Department of Insurance of \$2.5 million that must be reached by January, 2016. Once we hit that mark and continue to grow, we will begin to implement measures to remove the lien. I thank you for your patience on this matter. We will continue to work towards this goal and your faith and trust in CLC is truly appreciated!

June brings a couple of days of celebration. Looking forward to first day of Summer and the longer days and the warmth of the sunshine. And Happy Father's Day to all the wonderful fathers!



New Members

Co. 6 – Leipsic

Joseph Benedict Hohenbrink, Leipsic

Co. 86 – Upper Sandusky

Owen Ronald LaFontaine, Carey

Co. 179 – Glandorf

Morgan Renee Nienberg, Ottawa

Christine A Hovest, Ottawa

Co. 900 – Ohio

Riley Marie Epidendio, San Jose

Thomas O Reed, Columbus Grove

Edward A Bratt, Leipsic

Patricia J Diller, Bluffton

Barbara Ellen Bayliss, Sherwood

Ambrose L Schroeder, Leipsic

Elizabeth A Bell, Arlington

Jamie M Carrizales, Deshler

Phyllis E Otto, Columbus Grove

Laura K Cole, Elida

Co. 901 – Michigan

Joan M Condon, Adrian

Helena Hejl, Adrian

Christmas in July

Ottoville Donates to Right to Life

Ottoville • Council 30

CLC Council 30, Ottoville, met in the parish family room at 7:30 on April 14th.

Meeting was opened with prayer by Pres. Ruth Miller

Secretary's report was given and approved. Correspondence was read from various people thanking us for cards, gifts and prayers at Christmas. Get well card was sent to Sharon Fischbach and sympathy cards to Sharon Meyer and Mary Ann Miller. A Mass offering was given for Judy Miller.

For Join Hands Day we had a group of parents of First Communicants and their children who diligently worked to "house clean" the entire church. Members in charge were Annette Hilvers and Ethel Recker, and Ruth Miller helped prepare lunch for everyone who helped.

A letter was read from Elaine Wehri with ideas for Make A Difference Day.

Treasurer's report was given by Annette Hilvers. We discussed some donations to be made for noodles for the festival and also purchasing festival tickets. We will again sponsor our casino trip and serve a meal for Fr. Kent Kaufman's bus group for fund raisers.

We voted to donate \$100 to Right to Life.

50-50 drawing was won by Barb Brinkman. After closing the meeting with prayers for our living and deceased members, and for our people in the service of our country; Barb Brinkman and Jenny Brandeberry were hostesses for the program which followed.

Dee Schlagbaum was honored and presented a gift for her Golden Wedding.

We played a game, and a beautifully decorated cake for Dee was served by the hostesses.

This year we are trying something different with the coloring contest. We are giving you a theme and we want you to show us what that theme means to you. This year's theme is "Christmas In July". Have fun and we look forward to seeing your creativity.

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



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Contest Rules

- Child, Parent or Grandparent must currently have a life insurance policy, Annuity, or IRA with CLC.
- Entrant must be in one of the following age levels:
- Level 1: ages 4-6 Level 2: ages 7-9 Level 3: ages 10-13
- The picture may be reproduced, but only one entry per child may be submitted. Additional copies are available at Home Office or on the CLC website: www.theclc.org.
- Picture may be colored with crayons, colored pencils, magic markers. No paints allowed.
- Entries will be judged on neatness, originality and expression of theme.
- Each level will have three winners.
- 1st place: \$10.00 2nd place: \$6.00 3rd place: \$4.00
- Winners will be announced in the September INDEX and posted on the CLC web site.
- Decisions of the judges are final.

All entries must be post-marked by July 15, 2014

ENTRY FORM

NAME _____
 ADDRESS _____
 CITY _____ STATE _____ ZIP _____
 DATE OF BIRTH _____
 GRADE IN SCHOOL IN FALL _____
 AGE LEVEL 1 2 3 COUNCIL # _____
 MEMBER POLICY # _____

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