



# Catholic Ladies of Columbia

## INDEX

Volume 114 • Issue 6

June 2012

### Sharon Says....

In the year of 2011 CLC continued to recover from the great economic turmoil of 2008. Lehman Brothers remained in bankruptcy for the year, but CLC sold the bonds we held with them in the first quarter of 2012. Times Mirror is the only bond we hold that remain in bankruptcy and their value is \$43,500. One positive thing with the Lehman Brothers' bonds is that their value was reduced to market value in 2011 offsetting the realized loss.

Assets increased 8.4% for 2011 to \$54,081,372 continuing the Society's positive growth of 52.8% since 2007. I am happy to say that CLC's asset growth exceeded the average percentage increase for the 27 Societies that Bruce & DePersis, our actuary, reports on. Our solvency ratio increased to 102.87% at the end of 2011 from 102.58% at the end of 2010. The surplus funds increased \$251,755 or a 20.1% increase. The total surplus is now \$1,506,480. Our Asset Valuation Reserve (AVR) remains at 100% of its 2011 maximum. In addition to the surplus CLC has member safety funds available for the safety of our members. These funds consist of the actual surplus, plus the AVR and plus the IMR (interest maintenance reserve). The total of these funds for the end of 2011 is \$2,134,621 or 14.12% higher than 2010. CLC needs to continue on this path of growth because of new legislation that is near becoming law in the State of Ohio. The Ohio Revised Code is being revised to make the laws for fraternal to sell insurance more in line with the commercial companies. One aspect of this new law is that the surplus of all fraternal must be \$2.5 million. That part of the law will take effect in January, 2016. With the continued efforts of CLC's sales force, the home office staff and your Board; I know this goal will be achieved! Sales for 2012 are off to a very good start!

CLC realized a gain from operations of \$259,656 for 2011. Although the gain was a little lower than 2010, it was significant. Total premium income was down slightly, with the investment income up slightly for the year. The net rate of return on our invested assets was 6.08% for 2011. It was reported that 95.9% of the Society's holdings are in bonds and 92.9% of all bonds are in the top two investment grades. The reduction of defaulted bonds has strengthened our overall portfolio. It continues to be a struggle to find good, quality bonds that pay the required rates CLC needs to build surplus. Our average maturity of bonds continues to be 10 years. This is a good average and the shorter periods to maturity help maintain appropriate liquidity and will allow CLC to better take advantage of future market upswings.

General expenses were again lower this year than the previous year by \$35,524. This is due mainly to salaries, accountant fees and actuary fees. So you can see the Board continues to monitor expenses, being careful to not cut too much in areas that could adversely affect our operations. CLC is very fortunate to have an excellent office staff that works hard to get the job done no matter what it takes!!

Overall CLC experienced another very good year! We are in a position to begin the Lien Stabilization and Reduction Plan. As the challenges continue, I am confident we will overcome each one of them and CLC will continue to be the strong fraternal life insurance company that our foremothers foresaw it to be. And thanks to you, our members, for your continued faith and trust in CLC.



### New Bavaria Council Donates to Right to Life

Council 75 • New Bavaria

Council 75 held their meeting and noon potluck dinner on May 7 with 11 members and Father Stanbery attending. President Judy Wagner opened the meeting with rosary and the pledge of allegiance. The charter was draped and prayers said for CLC sister who died recently.

Sally Baden, 88 died March 11, 2011 and Dorothy Sasteen, 94 died March 11, 2012. Council extended sympathy and prayers to the family of Sally and Dorothy.

Remember the sick and shutins of our council: Inez Giesige, Lucille Johnson, Ruth Like, Edna Okuley, Evelyn Giesige, Marceil Faber, Ruth Wagner and Berta Wenzinger.

Thanks to all who donated for the Right-to-Life campaign. A total of \$150 was sent to Home Office.

Gold crystal rosaries were given to Ruth Wagner, Marlene Baldwin and Margie Ger-schutz in honor of their 70th birthday from the council.

Next meeting will be Sept. 4 at 1:30 p.m. in the parish hall.



### Dates to Remember

- June 14 Flag Day
- June 17 Father's Day
- June 20 Summer Begins
- July 4 Independence Day-Office will be closed

#### Friendship Box

- June-July Landeck Council 84
- Aug-Sept Ft. Jennings Council 88

#### Perpetual Rosary

- June-July Col. Grove Council 166
- Aug-Sept Ottawa Council 7

# CLC INDEX

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**June 2012**

## Council 88 Donates to Several Charities

*Ft. Jennings • Council 88*

The May 2012 meeting of CLC Council #88 was called to order by President Shelley Hoersten with 14 members and 5 guests present. After the opening prayer and flag salute, the Charter was draped for our deceased member, Melissa Calvelage.

Guest speaker Pat Klir spoke on the Fort Jennings Bicentennial which will be held Friday through Sunday, August 17-19. Activities planned include a military encampment and historic village, live bands, military vehicles, mower races, kids' rides, old time baseball, and a parade. Plenty of activities planned for the entire weekend for all ages.

We presented a gift to Ron & Rhoda Bear in appreciation for letting us hold our meetings in the dining room at Fort Haven. \$468.38 was donated to Respect Life, which was the profits from our breakfast April 22nd. The following weekend was our Right To Life collection, and we collected \$645.43. Thank you to everyone who helped with either project!

We are going to celebrate a mass for our living & deceased CLC sisters Saturday June 16 with our summer picnic following at Bob & Elaine's.

Donations were made to the upcoming YES project, Spina Bifida Association of North-west Ohio, St Joseph Church festival's kid's games, the Jog for SIDS which takes place right before the church festival, and to the upcoming Fort Jennings Bicentennial weekend.

Eda Kohls won the "We're Glad You're Here" prize, and we sang "Happy Birthday" to our CLC sisters celebrating summer birthdays. The meeting was followed by refreshments and a recipe exchange. Happy summer 2012 to everyone!!

## *New Members*

Co. 10 – Cloverdale

Ryan Houck, Kalida

Co. 40 – Delphos

Maddox Daniel Metzger, Delphos

Co. 88 – Ft Jennings

Courtney Horstman, Cloverdale

Co. 95 – Columbus

Robert J Dennison, Columbus

Debra Dennison, Columbus

Matthew VanDruten, Columbus

Co. 129 – Paulding

Sarah Renoilet, Paulding

Co. 134 – Kalida

Luella Karhoff, Ottawa

Laura Ricker, Columbus Grove

Randall Ricker, Columbus Grove

Co. 165 – Athens

Delores A Hill, New Middleton

James P Smith, The Plains

Jorae C Smith, The Plains

Co. 179 – Glandorf

Audrey Steffes, Ottawa

Co. 222 – Lima

Harold Krietemeyer, Ft. Jennings

Jan A Bonifas, St. Mary's

Carol A Bonifas, St. Mary's

Adrian Birkemeyer, Columbus Grove

Co. 901 - Michigan

David Flaig, Sterling Hts.

Mary G McFarland, Dexter

Brenda L Collins, Farmington Hills

Don Slater, Commerce Twp.

## Kalida Makes Mini Gardens

*Kalida • Council 134*

Kalida Council 134 welcomed Kathie Stinson, owner of Fairy Believable, to our meeting on May 14 with 20 members present. She told us about miniature and fairy gardens, and displayed a variety of 'little' gardens and explained how to make one. She became involved originally to help children with disabilities create their own little garden. She has a shop at her house. Anyone can come, individually or as a group, and make a garden. She has everything you need, although you can bring your own container. She gave us some helpful pointers. It was very interesting. Three of us were lucky enough to win unique miniature gardens that Kathie had made and donated to us for door prizes.

A short business meeting was held following the presentation. We again agreed to donate to Putnam County Habitat for Humanity. They are presently finishing a 4th house in Continental. They want to build 2 homes a year. The next one will be in Kalida. We also helped Kalida Elementary financially with their Join Hands Day project, which was cleaning up around town. Our meetings will again be put on the Music Booster calendar.

The meeting ended with a reading and prayer. May, June and July birthdays were celebrated.

## *Fraternally Remembered*

Co. #	Name	City	Date of Death
011	Barbara Alexander	Dayton	03/05/2012
011	Ruth Rosengarten	Dayton	04/15/2012
040	Dorothy Darpel	Cincinnati	02/24/2012
040	Patricia Lindeman	Delphos	03/27/2012
088	Melissa Calvelage	Bluffton	04/17/2012
134	William Schnipke	Kalida	03/12/2012
134	Margaret Suever	Autin	01/31/2012
144	Ruth Roth	Cincinnati	01/21/2012
162	Dana Beckrest	Shade	03/22/2012
203	Alice Poeppelman	Ottawa	02/21/2012
203	Luella Sommer	Ft. Loramie	02/29/2012
205	Janet Mueller	Dayton	03/12/2012
213	Marie Schmit	Continental	02/22/2012
220	Mary Knecht	Jeffersonville	03/06/2012



**Our Father, who art in Heaven**

# Landeck Learns History of Winery

## Landeck • Council #84

Twenty three members and guest of Landeck CLC council #84 met at Jubilee Winery on April 17. Pot of gold winner was Catherine Heitz. Kathy Courtney was the club 25 winner. Special award winners were Kathy Courtney, Jolene Bockey and Burt Schimmoller. Congratulations to all the winners. Velma Wehri gave an update on insurance, annuity and IRAs. Chief cash register tapes end in May. Turn in to Kathy Stiefker. Jubilee Winery co-owner Sue Wagner, gave a brief history of the first winery in Delphos. Wine making 101 followed. Fine dining on cheese, crackers and summer sausage with wine tasting concluded the evening. May 13 at 8:30am is the CLC mass for living and deceased members at St. John Baptist Church, Landeck.

# Delphos Donates to Local Pool

## Council 40 • Delphos

At the April meeting for Council 40, 13 members were present. The meeting was opened at 7pm with the Stations of the Cross led by the Trustees. Our President, Catherine Hammons then draped the Charter for Patricia Lindeman, a recent deceased member.

Carol Ricker made a motion that we pay for our Christmas dinner although no bill has been received. Alice Heidenescher made a motion to use our matching funds from Home Office for the Delphos Swimming Pool repairs. Judy Pohlman made a motion to give Jefferson and St. John's High School \$25.00 each for Post Prom in the form of Script.

There will be a Mass at the Chapel at St. John's Church on May 1st at 7pm for the living and deceased members of CLC. Our meeting will follow the Mass at the KofC Hall in Delphos.

Attendance award was won by Velma Wehri. The SO-SO winners were Alice Heidenescher, Velma Wehri, and Raylene Fischer. Birthday for April was Barbara Bockey. Chairladies for the meeting were Martha Ardner and Judy Pohlman. Chairladies for the May 1st meeting are Barbara Bockey and LaDonna Klima.

# Have this INDEX emailed to you!

Email [society@theclc.org](mailto: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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# 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](http://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, 2012

## ENTRY FORM

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

CATHOLIC LADIES OF COLUMBIA  
 700 TAYLOR ROAD, SUITE 280, COLUMBUS, OHIO 43230