



Catholic Ladies of Columbia

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Volume 115 • Issue 6

June 2013

Sharon Says....

Wow how these years fly by!! Here we are again, it is time to report the condition of the society for the year of 2012. Overall CLC had a very successful year with sales being up and expenses being controlled. At year end the only bonds that remain in bankruptcy status are the Times Mirror.

Assets increased by \$9.3 (17.1%) million to \$63,350,622 continuing CLC's growth. The society has grown 108.5% since 2007. Life insurance sales increased by \$5.9 million and annuity premiums were \$5.4 million. Although most fraternal experienced lower or level annuity premium production during 2012, CLC had a substantial increase. We must continue to promote life insurance sales. Our solvency for 2012 was 102.45% and our surplus was \$1,514,594. Our large sales of annuities actually slowed our growth on surplus due to reserving and replenishing the Asset Valuation Reserve (AVR). The AVR served its purpose in 2008 by releasing \$326,000 into surplus offsetting the capital losses suffered that year. The current AVR is at 78.6% of its 2012 maximum. Our member safety funds, which include the surplus, AVR and IMR increased 9.56% over 2011. Member safety funds total is \$2,338,813.

The net rate of return on invested assets was 6.14% for 2012. The net investment income for the year was \$3,443,652 (+13.8%). 92.2% of the total assets for the society is in bonds. 94.3% of the bonds owned are in the top two NAIC grades or investment grade. And as mentioned above, CLC only had one bond that is not investment grade which also strengthens the overall portfolio. The average maturity of bonds is 11 years which helps maintain the appropriate liquidity and will allow the society to better take advantage if and when the market increases.

General expenses for 2012 were higher by \$88,748 (+17.1%) which is the result of the increased sales. The Board and Home Office staff is very much aware of the importance to keep expenses controlled. They carefully monitor expenses and review the budget at each quarterly Board meeting to see where expenses can be cut without adversely affecting operations. Despite the expenses being higher the actual gain from operations was \$152,282. Even though it is less than 2011 it is significant to note that the profits in the last three years reversed the trend of losses in prior years.

I know it essential that the society continue to earn profits and we must continue to build surplus and eventually dispose of the lien. Your Board is working very hard in that direction and I personally THANK YOU for your faith and trust in CLC. We will all continue to work to make CLC a very strong fraternal life insurance company!

2013 CLC Scholarship Winners

Megan Dulle-2013 Bluffton High School-Co. #134

Katrina Etz Korn- 2013 Delphos St. Johns-Co #84

Chelsea Fockler-2013 Ayersville High School-Co #32

Rebecca Graham-2012 Indian Lake High School-Co #217

Edward Kenoyer-2013 Benjamin Logan High School-Co #217

Jacob Koesters-2012 Pickerington Central High School-Co #900

Christopher Kozman-2012 Pickerington Central High School-Co #217

Collin Linnabary-2012 John Glenn High School-Co #900

Matthew Meyerhoffer-2013 Ottawa-Glandorf High school-Co #134

Samantha Niese-2013 Patrick Henry High School-Co #6

Leslie Reichert-2013 Indian Lake High School-Co #217

Joseph Shively-2011 Patrick Henry High School-Co #75

Jessica Siefker-2012 Columbus Grove High School-Co #166

Daniel Simons-2013 Anthony Wayne High School-Co #32

Natasha Verfhoff-2008 Miller City High School-Co #179



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June 2013

Council 86 Plans August CLC Convention

Council 86 • Upper Sandusky

President Teresa Brodman welcomed guests and members to the May meeting. The charter was draped, prayers said and the resolution read for departed members Margaret Welly and Margaret Altman. The rummage sale was a huge success and we will have another one next spring. Everyone was thanked for all their donations and help.

The August CLC convention to be held at Deer Creek State Park was discussed. The Monitors are Barb Grasz and Rosemary Smalley. The delegates are Teresa Brodman, Sue Hoepf, Edna Davidson, Joan McNamara, Elizabeth Bower and Susie Brodman. The Pages are Mykenna and Chloe Schlorb, Shaelyn McNamara, Jodi and Mara Smalley, Grant and Audrey Bower, and Taylor Brodman. The Council will nominate Fairy Wagner for Secretary and Helen Rall for Director. A gift basket from the Council will be assembled for the convention. Anyone wishing to donate teas, coffees or any other items for the basket should bring it to the June meeting. Purses were also available for purchase to be auctioned at the convention. Rita Henschen donated a computer tower and keyboard and Buckeye Machine donated a gift bag with items. Any donations are being accepted for the convention. All proceeds from the convention will be donated to the The Wyandot County Council for Birth Defects. The banquet is August 5 for members who would like to attend.

Cheryl Lyon reported on the Pittsburgh trip. There are still seats available. The trip is Aug. 12-15 at a cost of \$499.00 double occupancy.

Lydia Frey requested a donation for the Ronnie Frey benefit to support the James Cancer Hospital. Lydia will be riding in the Pelotonia Bike Ride in support of the James Cancer Hospital. Donations to support Lydia were accepted from the members and guests.

The St. Peter's Festival June 8 bake sale was discussed. The bake sale proceeds will be donated to Barb Thiel and Sue Stump to help with their medical costs. The Council will also ask for Matching Funds from CLC to benefit Barb and Sue. Baked goods will be accepted June 8 starting at 1:30 or call Fairy Wagner at 419-294-5397 for pick up.

Janis Collet was introduced as our nominee for Fraternalist of the Year. Her application was submitted to the Home Office for the Organization's Fraternalist Award. The winner will be announced at the Convention. She was presented with flowers and a certificate.

Happy Birthday was sung to Joan McNamara, Teri Long, Teresa Brodman and Rosemary Smalley.

Dawn Kidwell was introduced from the Party Pak. Dawn brought several samples of wines. The members and guests were able to taste different samples of wines and appetizers were served by the Officers. Attendees brought their decorated wine glasses. Prizes were awarded to Angie Wigle, Mary Lou Derr, Susan Sampson and Etta Dilley. Door prize wind chimes were won by Mary Boes, Rita Rossman, Sue Hoepf, JoAnn Yeater, Ruthann Frey, Deb Rall, Susan Sampson, Marie Frey, Audrey and Beth Bower. Susie Frey won the gift basket from the Party Pak and Helen Rall won the 50/50.

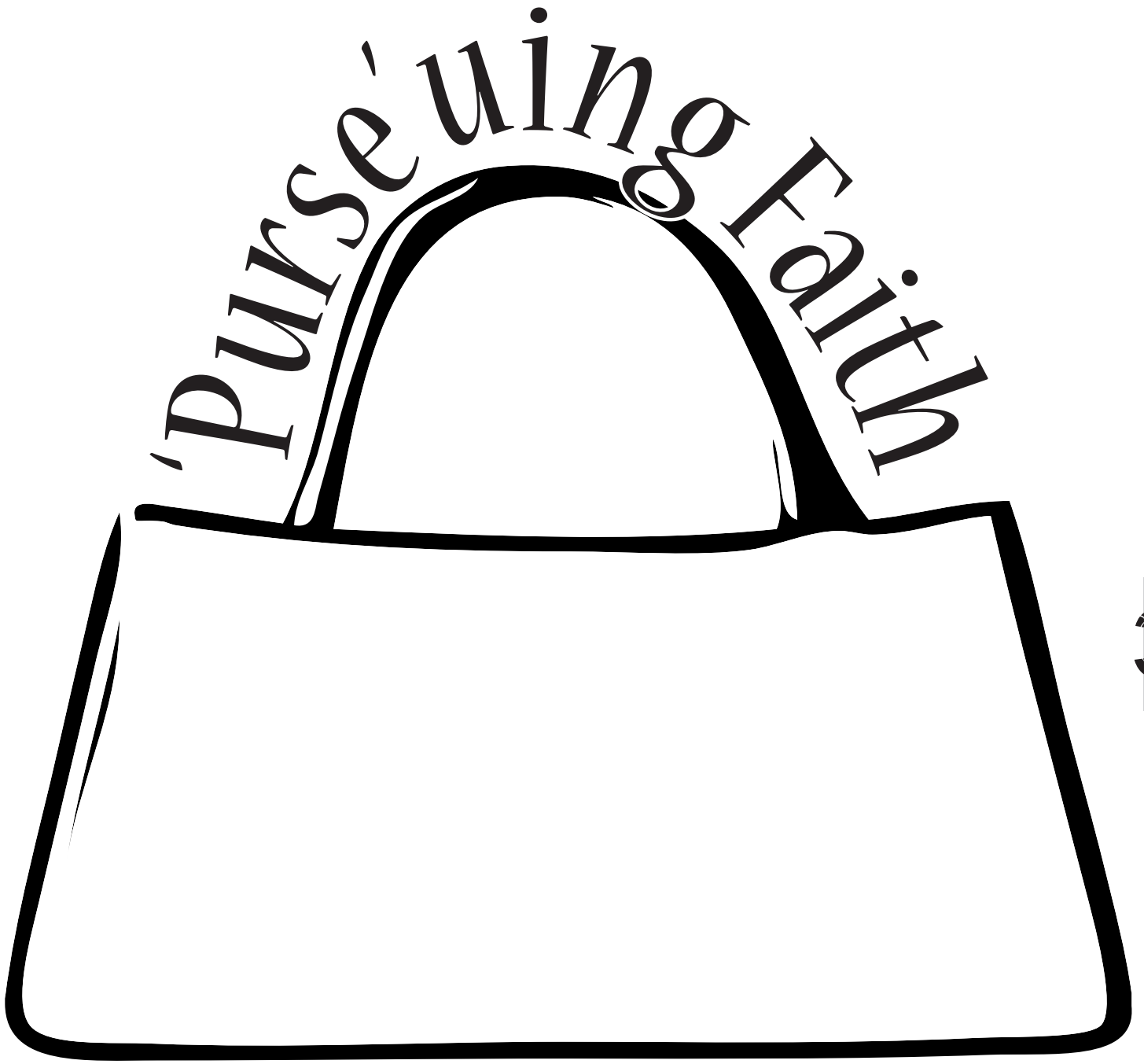
The next meeting will be June 5 at 8:00 p.m. at the KofC Hall. The committee is Edie Dlubak, Regina Spiegel, Rita Rossman, Denise LaFontaine, Celestia Brodman, Harriet Amendola, Karen Young and Joan Moening.

New Members

Co. 6 – Leipsic	Ft. Wayne
Mary Frances	Co. 162 –
Wagner, Leipsic	Portsmouth
Leona Korte,	David H Naylor, Jr.,
Leipsic	Sherrodsville
Co. 7 – Ottawa	Co. 165 – Athens
Ava Anna-Rose	Jan M Kostival,
Pingle, Findlay	Albany
Aidan Robert Cole	Jon D Kostival,
Pingle, Findlay	Dublin
Co. 10 – Cloverdale	Cheryl A Sells,
Arnold H.	Huntington
Siebeneck,	Victoria L Snider,
Cloverdale	The Plains
Rose M Siebeneck,	Co. 179 – Glandorf
Cloverdale	Lynn D Schank,
Co. 32 – Defiance	Findlay
Jane M Hoffman,	Co. 218 – Wauseon
Defiance	Toby R Willet,
Steven A Hoffman,	Swanton
Defiance	Co. 221 – Cuba
Co. 84 – Landeck	Ruth E Lane, Kalida
Hunter Radabaugh,	Co. 900 – Ohio
Venedocia	Irelynn M
Co. 86 – Upper	Galvin-White,
Sandusky	Youngstown
Terry L Hartman,	Co. 901 – Michigan
Marion	Chad Thomas
Co. 88 – Ft. Jennings	Perkey, Jasper
Madison G	Erin R Willet,
Brinkman, Ft.	Jasper
Jennings	Lois M Mills,
Taylor N Brinkman,	Adrian
Ft. Jennings	Robert H Love,
Alexis Ann	Adrian
Albridge, Ottoville	Paul Holbrook,
June Francis Davis,	Croswell

Fraternally Remembered

Co. #	Name	City	Date of Death
063	Elizabeth Homan	Gahanna	04/03/2013
075	Mildred Westrick	New Bavaria	02/06/2013
086	Mary Ann Vogel	Upper Sandusky	02/15/2013
086	Susanne Walter	Upper Sandusky	05/05/2013
088	James Schimmoeller	Ft Jennings	03/16/2013
115	Renauld Baum	Loudonville	04/17/2013
166	Sherry Halker	Columbus Grove	05/02/2013
207	Mary Beach	Springfield	04/12/2013
215	Kristine Niese-Klosowski	Leipsic	04/17/2013
215	Claire Schroeder	Leipsic	04/04/2013
218	Janet Gustwiller	Wauseon	04/14/2013



**Decorate this purse any way you like!
Feel free to use crayons, glitter or any type of material.**

Ottawa Receives Friendship Box from Kalida

Ottawa • Council 7

Ottawa CLC Council # 7 meets the third Tuesday at SPPS. 2013 Officers were installed in March as follows: President, Theresa Gable; Vice President, Carol Beutler; Secretary, Pat Agner; Treasurer, Leona Honigfort; Monitor, Agnes Kleman; Inner Guard, Ruth Kuhlman; Trustee 1 year, Marlene Niese; Trustee 2 years, Deb Warniment; Trustee 3 years, Brenda Aversch; Auditing Committee: Sheri Ford, Barb Hohman, & Kathy Klausung.

Our group had Sisterly fun with the Friendship Box, receiving it at our March meeting from Kalida Council and giving it at Glandorf Council's April meeting.

This year so far, donations have been made to Ohio Right to Life, Multiple Sclerosis Foundation, Imagination Library, Putnam County Chapter of the American Red Cross, and a request to Home Office went to Sts. Peter and Paul's restricted donation for improvements to the security system.

Bingo, White Elephant Live Auction, and Jitney Auction proceeds went to Helping Hand's Fund for local needy at Christmas. The next meeting will be the picnic on June 18th, 6:30 PM at SPPS.

A Prayer Shower to celebrate our Sister, Edna Gerdeman's 100th birthday in July is being planned. Other sisters' birthdays are celebrated at meetings each month.



Dates to Remember

June 14 Flag Day
 June 16 Father's Day
 June 21 First Day of Summer
 June 30 Fraternal Outreach Contest Due
 August 4-6 41st Quadrennial Convention

FRIENDSHIP BOX & PERPETUAL ROSARY

June-August Upper Sandusky Council 86

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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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, 2013

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