



CLC INDEX

Fraternal Benefit Society Since 1897

SPRING FLING 2019!

Ottawa Council #7 hosted the Annual Spring Fling event. There were door prizes, raffles, a 50/50 drawing, quarter bingo, and great food! Janet Leingang attended the event and demonstrated proper wine tasting techniques. Ladies from eight different councils shared in food, fun and fellowship! It was a lively event full of fun, friends and fellowship!



Girls Night Out!

Upper Sandusky, Council #86, is having "Girls Night Out" on May 1! The event will be held at Vyntage Barn at 12487 Township Highway 80, Upper Sandusky, OH. Festivities begin at 6pm. If you are looking for something to decorate your home or a gift for a special occasion join in! Come shop, enjoy some appetizers, wine and more!

Delphos Council 40 Touching The Hearts of Those In Need

CLC Council 40 made donations to 19 local organizations and two families suffering injury and loss. The money was raised through the Annual Card Party and with money raised at the Bakeless Bake Sale. A \$500 donation was also gifted to repair the St. John's church organ.

AFA Regional Meet & Eat

On April 25 Chief Operating Officer Loni Perkins, Vice President Alice Teynor, Directors Lydia Rall, Charisse Shick, Viki Snider and President Fairy Wagner attended an American Fraternal Alliance Meet and Eat in Cleveland Ohio. Joe Annoti, President and CEO of the AFA, opened the meeting with introductions from the Fraternal Insurance Companies in attendance. The Ohio Department of Insurance Director, Jillian Froment was the guest speaker for the event. The attendees were informed of the latest regulatory discussions being held at the NAIC and ODI. Round table discussions concerning Fraternal benchmarking, recruiting new Board members and what makes a Fraternal different from other

insurance companies were held for those attending. It was a day for CLC Board members to interact with other Fraternal Board members and learn and share ideas to improve our business.



Pictured above: Jillian Froment, The Ohio Department of Insurance Director



Pictured above: Joe Annoti, AFA President & CEO

Facts from Fairy

What a beautiful time of the year! The birds are singing, the flowers are blooming and nature is renewing herself. Celebrating Christ's Resurrection, the Easter season and spending time with our families is always a joyous time of the year.

CLC's total assets continue to grow along with our membership. As we continue to transition with improvements to our company's policies and procedures we look to the future. The annual report is included in this issue.

As I travel around the state I am amazed at how much our members accomplish in our churches, schools and communities. From supporting churches, schools, food pantries, pro-life groups, and other organizations in their area, it is hard to keep up with them. I was happy to attend the Spring Fling in Ottawa. Along with CLC members and guests from 8 different councils it was a lively group. It is so good to see our councils getting together to share food, time and friendship. That is what CLC and Fraternalism is all about. Thank you so much for inviting me.

Be sure to let our members know what you are doing. Take pictures and write a short summary of your activities for us to include in the Index. Send your information to society@theclc.org or fwagner@theclc.org. Your council may inspire and help other members with ideas for their councils.



The Spring Retreat was held in Springfield. A big thank you to those who donated to the Springfield Soup Kitchen for Join Hands Day. If you are taking part in Join Hands Day on May 4th in other ways please send us your details. What did you do? Where did you go? Take pictures! Don't forget to report your volunteer hours and donations to help CLC keep a tax exempt status. Staying tax exempt allows us to help so many people in many ways. Remember to apply for Charitable Donations for an organization and Matching Funds for an individual in need. It makes your donation go much further.

The MS Walk is May 11 at the Columbus Zoo. I hope many of you are able to attend. Come support Jane Kozman, CLC's Finance Director, and her husband Tom. Tom suffers from MS.

As we celebrate First Communion and Graduations remember a CLC life insurance policy makes a perfect gift. What a good way to celebrate our children's accomplishments with a gift that will grow with them and be an asset in their future. Children with a life insurance policy that has been in effect for three or more years may also apply for a CLC scholarship to help with their college education. It is a good way to continue our mission and fraternalism with a new generation.

As we honor the women in our lives this month, remember to thank them for all they do for us and remind them to take time for themselves. We are blessed to have strong women in our organization. CLC is truly the organization it is today because of them. We stand on the shoulders of the women who have come before us. Happy Mother's Day.

Also, we remember our veterans who have given so much so we may enjoy our freedom. Thank-you to all the women and men who have bravely served our country.

Catholic Ladies of Columbia Financial Statement

For Years Ending December 31

Assets	2018	2017
Bonds	\$119,249,566	\$114,581,706
Preferred Stocks	1,486,621	1,577,711
Contract Loans	1,240,636	1,249,224
Cash and Equivalents	581,951	736,643
EDP Equipment	2,337	2,851
Investment Income Due and Accrued	1,532,017	1,470,468
Uncollected Premiums and Agents' Balances	3,545	4,998
Total Assets	\$124,096,674	\$119,623,601
Reserves, Liabilities and Surplus	2018	2017
Aggregate Reserves (Life Policies and Contracts)	\$118,162,663	\$112,990,706
Liability for Deposit (Type Contracts)	226,906	221,435
Contract Claims (Life)	160,713	753,908
Provision for Refunds Payable	4,000	4,000
Advanced Premiums	7,991	7,736
Interest Maintenance Reserve	171,386	200,097
General Expenses Due and Accrued	18,877	24,224
Amounts Retained by Society as Agent or Trustee	383,931	374,280
Asset Valuation Reserve	765,522	733,630
Unassigned Funds	4,191,134	4,313,585
Total Reserves, Liabilities and Surplus	124,096,674	\$119,623,601
Revenue	2018	2017
Premiums and Annuity Considerations	\$11,975,152	\$28,918,408
Investment Income	5,241,431	4,841,529
Amortization of Interest Maintenance Reserve	53,940	63,369
Miscellaneous Income	21,294	17,891
Total Revenue	\$17,291,817	\$33,841,196
Benefits and Expenses	2018	2017
Death Benefits	\$292,645	\$300,039
Matured Endowments	2,922	-
Annuity Benefits	10,260,938	9,809,598
Surrender Benefits and Withdrawals (Life Contracts)	91,360	124,972
Interest and Adjustments (Contract and Deposit-Type)	23,139	39,304
Increase in Aggregate Reserves	5,171,957	20,962,695
Commissions on Premiums and Annuity Considerations	452,952	1,093,192
General Insurance Expenses and Fraternal Expenses	948,088	910,564
Insurance Taxes, Licenses and Fees	35,395	32,009
Aggregate Write-Ins for Deductions	23,256	31,129
Total Operating Expenses	\$17,308,921	\$33,303,439
Net Gain from Operations Before Refunds to Members	(17,104)	537,757
Net Realized Capital Gains (Losses)	(49,386)	(22,772)
Net Income	(66,490)	\$514,985
Unassigned Funds	2018	2017
Balance (Beginning of Year)	4,313,585	\$3,953,636
Net Income from Operations	(66,490)	514,985
Net Unrealized Gain on Investments	-	-
Change in Non-Admitted Assets and Related Items	(24,068)	(18,849)
Change in Asset Valuation Reserve	(31,892)	(31,069)
Aggregate Write-ins for Losses in Surplus (Lien Payment)	-	(105,117)
Net Change in Surplus for the Year	(122,451)	359,949
Balance - End of Year	\$4,191,134	\$4,313,585

CLC INDEX

Non Profit Org
U.S. Postage

PAID

Columbus, OH
Permit #7965
Volume 121 Issue 05



Catholic Ladies of Columbia
700 Taylor Road, Suite 280
Gahanna, OH 43230-3321

ADDRESS SERVICE REQUESTED

NON PROFIT ORG
U.S. POSTAGE
PAID
COLUMBUS, OH
PERMIT NO 7965

Published in the interest of the
Catholic Ladies of Columbia
700 Taylor Road, Suite 280
Gahanna, OH 43230-3321
Phone: 614-944-4743 or 800-845-0494
Fax: 614-944-4748
Please send all pictures and articles
to society@theclc.org~theclc.org

POSTMASTER, please send address
changes to publication title
and mailing address
MAY 2019

Fairy Wagner, President
fwagner@theclc.org

Alice Teynor, Vice President
ateynor@theclc.org

Irene Borrer, Secretary
iborrer@theclc.org

Teresa Brodman, Director
tbrodman@theclc.org

Charisse Shick, Director
cshick@theclc.org

Viki Snider, Director
vsnyder@theclc.org

Lydia Rall, Director
lrall@theclc.org



- MAY 2-3 Council #86
Rummage Sale!
- MAY 04 Join Hands Day
- MAY 11 MS Walk @ The
Columbus Zoo
- MAY 12 Mother's Day
- MAY 27 Memorial Day
- JUNE 16 Father's Day

There is still time to join Team Just Koz!

Support a great cause and spend the day with your family at the
Columbus Zoo!

Online registration will close at noon Thursday before Walk MS:
Columbus. If you haven't registered before then, visit the registration area
on event day. 7:00 a.m. Check in; 8:30 a.m. Walk

https://secure.nationalmssociety.org/site/TRR/Walk/OHAWalkEvents/1201513980?pg=utype&fr_id=30282

Start/End Location
Columbus Zoo & Aquarium
Starting from: 4850 W Powell Rd.
Columbus, OH 43065

Saturday, May 11, 2019
1-mile and 3-mile routes available
Columbus, Ohio
Age Minimum: Open to all ages

Fundraising Incentive
Raise \$100 and get a Walk MS T-shirt



The Catholic Ladies of Columbia is a Fraternal Benefit Society meeting the needs of individuals by providing secure financial products, fellowship and service to others.