

The CLC



INDEX

August 2022

Issue 7

Vol. 124

**Registration is
only
\$15**

Catholic Ladies of Columbia

Fraternal Benefit Society
Since 1897

CORDIALLY INVITES YOU TO
JOIN US FOR OUR

2022 ANNUAL MEETING

SATURDAY, OCTOBER 08, 2022

9 am - 3 pm

Hope Hotel & Richard C. Holbrooke Conference Center

10823 Chidlaw Road

Dayton, OH 45433

RSVP no later than September 16, 2022 Complete the enclosed form and send to the home office with your registration fee or register and pay online at theclc.org

***Registration fee includes breakfast, lunch, coffee breaks and snacks. If you plan to stay the night before or after please contact the hotel directly to make arrangements.**

All council members, policy holders and agents are welcome!

Go to www.theclc.org to register

Fairy's Facts...

Welcome to August and the perfect Holiday to celebrate. As I was going through my calendar, I found National Friendship Day which is August 7, 2022. One of their slogans for the day is Friends are the Family that we choose. What a perfect way to describe our CLC members.

The CLC Annual meeting, on October 8, 2022 will be a time for us to reconnect with friends and celebrate our achievements. After 2 long years it will be good to see everyone and hear what CLC and our members are doing. The event will be held in Dayton. All the details are included in this Index and on the website. CLC is aware that covid is still a concern. Please feel free to wear a mask. Hand sanitizer and masks will be provided. If you do not feel well or have been exposed to covid please do not attend.

The board has chosen the Clinton County Homeless Shelter located in Wilmington, Ohio as the charity for the 2022 Annual meeting and Make a Difference Day. It was the first emergency shelter to open in a rural Ohio community in 1988. The shelter's wish list is included in this Index. Please bring donations to the Annual Meeting or send to the Home Office.

The office is being decorated at this time with the coloring contest entrees. Our young members are talented and I enjoy seeing their creativity. The coloring page is due to the office by August 26, 2022. Each entrant will be eligible to receive a K.I.D.S. policy if the underwriting requirements are met. Good luck. A life insurance policy is always a good gift for our children and grandchildren. Along with being eligible for the coloring contest they will also be eligible for the CLC Scholarship, if the policy is kept in force.

The CLC Board has voted to raise the interest rates on CLC annuity products. The Board, with our Advisors, are constantly monitoring the changing market. The new rates effective August 1 are listed in this Index and on the website.

As we continue with our new normal, festivals, fairs and camps have been able to resume. Upper Sandusky CLC council will be holding their annual rummage sale. This year it will be at St. Peter School 310 N. Eighth St. Upper Sandusky. August 11, 9 a.m.-5 p.m., Aug. 12, 9a.m.-6p.m. and Aug. 13, 9 a.m.-12p.m. Come and join us to find a bargain. The kitchen will also be serving sandwiches, soup and snacks along with a bake sale.

Let CLC at society@theclc.org know your council activities and we will publicize it in the Index and on facebook. Have a happy and healthy summer!

Ladies On A Mission To Spread Good Health!



Joyce Ellerbrock of Council # 7 in Ottawa is pictured with Alyssa Schnipke and Alexis Wannemacher. Alyssa and Alexis will be traveling to Uganda on a medical mission trip. They will spend a majority of their time in Nambassa serving a village of approximately 8,000 people. They will be serving at a medical camp and women's retreat as registered nurses. Other opportunities they will have are providing meals, distributing "Days for girls" kits, breakout teen groups as well as prayer throughout the day. Church services will be offered daily and on Sundays. They will be meeting with families as well. They are very excited to bring their talents, time and compassion to this mission. Please keep them in your hearts and prayers. A great big thank you to Joyce and all the others who donated money to help the girls make their journey possible.

CLC's Annual "Make A Difference Day" Charity.

The Clinton County Homeless Shelter located in Wilmington, Ohio was the first emergency shelter to open in a rural Ohio community in 1988.

The shelter maintains four different properties: Women and Children's Shelter, AKA Matrka Family House; Men's Shelter, (the Annex); The Darleen Myers House (the office) and their Donation Center.

Today the Clinton County Homeless Shelter can provide emergency shelter for up to 38 men, women and children each night. It provides approximately 150 meals and snacks a day for those who call the shelter home. The Shelter also offers assistance for anyone in need of food, clothing and household items. Funding for the Shelter includes and depends upon donations from fundraisers, individuals, churches and businesses.

CLC is asking for your support of this charity. All donations may be brought to the CLC Annual meeting or sent to the CLC Home Office. Below is a wish list of their current needs.

- bathroom cleaners
- pine sol
- dish soap
- paper towels
- toilet paper
- twin size sheets
- pillow cases
- bath towels

- laundry detergents
- bleach
- juices for children
- size 4 and 5 diapers
- baby wipes
- canned soups
- canned meats
- spaghetti o's/ravioli
- cereal

What Are the Dog Days of Summer?

The term "Dog Days" traditionally refers to a period of particularly hot and humid weather occurring during the summer months of July and August in the Northern Hemisphere.

In ancient Greece and Rome, the Dog Days were believed to be a time of drought, bad luck, and unrest, when dogs and men alike would be driven mad by the extreme heat! Today, the phrase doesn't conjure up such bad imagery. Instead, the Dog Days are associated purely with the time of summer's peak temperatures and humidity.

This period of sweltering weather coincides with the year's heliacal (meaning "at sunrise") rising of Sirius, the Dog Star. Sirius is part of the constellation Canis Majoris—the "Greater Dog"—which is where Sirius gets its canine nickname, as well as its official name, Alpha Canis Majoris. Not including our own Sun, Sirius is the brightest star in the sky.

In ancient Greece, Egypt, and Rome, it was believed that the dawn rising of Sirius in mid- to late summer contributed to the extreme weather of the season. In other words, the "combined heat" of super-bright Sirius and our Sun was thought to be the cause of summer's sweltering temperatures. The name "Sirius" even stems from Ancient Greek seírios, meaning "scorching."

For the ancient Egyptians, the dawn rising of Sirius (known to them as Sothis) also coincided the Nile River's flood season. They used the star as a "watchdog" for that event.

Of course, the appearance of Sirius does not actually affect seasonal weather here on Earth, but its appearance during the hottest part of summer ensures that the lore surrounding the star lives on today!

According to the Old Farmer's Almanac, we consider the Dog Days to be the 40 days beginning July 3 and ending August 11. This is soon after the Summer Solstice in late June, which also tends to be the beginning of the worst of summer's heat.

ANNUITY RATE SHEET

Effective August 01, 2022

9 Year Fixed Deferred Annuity/IRA

3.75 % APR guaranteed 1st year*

Nine year decreasing surrender charge
9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%
(NOT AVAILABLE IN INDIANA)

7 Year Fixed Deferred Annuity/IRA

3.55% APR guaranteed 1st year*

Seven year decreasing surrender charge
7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%

5 Year Fixed Deferred Annuity/IRA

3.35 %APR guaranteed 1st year*

Five year decreasing surrender charge
5%, 4%, 3%, 2%, 1%, 0%

CLC Annuity/IRA/SEP Product Features

- 1.50% guarantee minimum interest rate
- Rates are subject to change, effective rate is guaranteed the 1st contract year
- CLC allows for 10% annual penalty-free withdrawal by contract + 5% Fraternal Benefit after the 1st year for a total of 15% per contract year (many companies only offer between 5% -10%)
- Tax deferred accumulation
- No hidden charges – 100% of your money goes to work
- No annuitization required
- Nursing home confinement waiver of surrender charges
- Catastrophic medical expense waiver, member or spouse
- Terminal illness waiver
- IRS penalties may apply for withdrawal before age 59 ½
- Issue ages 0-90 years

*INTEREST RATE GUARANTEED FOR THE 1ST YEAR; 1.5% GUARANTEED AFTER FIRST YEAR

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I can do things you cannot,
you can do things I cannot;
together we can do great
things.

- Mother Teresa

Columbus Council #95 Planning For New Members!

A few of the members of Columbus Council 95 met to reorganize and prepare for the future. Many items were discussed and plans were made for the next meeting. The next meeting will be October 15. Additional details to follow as the meeting date gets closer.



Free Store Donation Collection

Through CLC's charitable donation, Celeste Stultz was able to contribute \$500 to the service project set up through her class reunion committee for her high school alma mater. They collected hygiene bundles or cash to purchase these bundles for a discreet store at Walnut Ridge High School. This store was set up to help the students get hygiene items they may need but are unable to afford without the embarrassment of asking for them or going without. Students can now pick up items anonymously from the store. All of this is at no cost to the student. Available items include (Dental) toothbrushes, toothpaste, dental floss, mouthwash, (Hair) shampoo, conditioner, hairbrushes and combs, (Body) body wash, lotion, deodorant, body spray, (Laundry) socks, laundry soap, stain sticks, (Feminine Hygiene) tampons, maxi pads, flushable wipes and baby wipes.

Helping kids have a chance at success and making a difference is essential. Big Thanks to CLC for making it happen!

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.