



The CLC Index

We are pleased to inform you that CLC has removed the lien from all active policies. The lien was removed on December 31, 2025. This marks a significant milestone for both our company and our valued policyholders.

As we navigate the journey of growth and stability, we want to assure you that your trust remains at the forefront of our mission.

Your continued support is integral to the success of CLC Life Insurance, and we look forward to serving you with the highest level of dedication.

Thank you for being a part of the CLC society.

Delphos Council #40 Celebrating 100 Year Birthday



Delphos council #40 celebrates members 100th birthday. Our member Eileen Martz celebrated her special birthday. We had a party with cupcakes and party hats. Everyone also enjoyed the games and prizes.

Fairy's Facts

Welcome to 2026!

The Board and I want to thank all CLC members and agents for representing CLC during the years as you have donated to many charitable organizations. Part of being a Fraternal organization is giving to our families, churches, schools and community organizations. I am a firm believer that the more we give, the more we receive.

As CLC moves ahead, the CLC Board will continue to protect our policy holders. The removal of the lien was a major benefit to our members. Thank you for your continued support of CLC.

Check out CLC's website at, theclc.org and CLC's Facebook page.

The CLC Board, Staff and I hope that everyone had a great Christmas and enjoyed plenty of family time.

We also wish you all a Safe, Healthy, and Prosperous New Year!

*Begin 2026 with gratitude,
carry it to the end.*

Looking Into 2026

As we enter 2026, the spirit of our fraternal society remains rooted in the values of care, responsibility, and long-term commitment.

A New Chapter of Shared Prosperity

Imagine a new member, Sarah, who joined our society last year seeking more than just a policy; she sought a community. By participating in our volunteer initiatives, she found that her life insurance was not just a safety net for her family, but a vehicle for social impact. This New Year, Sarah isn't just checking off a resolution; she is celebrating the "Fire Horse" energy of 2026 by renewing her commitment to her loved ones and her community. In our society, your financial security is woven into a larger tapestry of mutual aid and fraternal love.

"For members of a fraternal benefit society, this protection holds greater significance. It reflects the values of care, responsibility, and long-term commitment. Reviewing your coverage is a practical way to show your love."

Tips for Securing Your Finances in 2026

To ensure 2026 is a year of growth and peace of mind, consider these expert-backed financial strategies: Conduct an Annual Policy Review: Life changes like marriage, a new child, or retirement milestones mean your coverage needs may have shifted. Ensure your beneficiaries are up to date, as these designations often supersede your will.

Maximize Your Retirement Contributions: For 2026, the IRS has increased contribution limits.

401(k)/403(b): Up to \$24,500 (plus \$8,000 catch-up for age 50+).

IRA (Traditional/Roth): Up to \$7,500 (plus \$1,100 catch-up for age 50+).

Leverage Annuities for Income Certainty: With market uncertainty, annuities can provide a reliable monthly "paycheck," helping you manage "longevity risk"—the fear of outliving your savings.

Build or Replenish Your Emergency Fund: Aim for 3 to 6 months of living expenses in an accessible account to handle unexpected repairs or medical costs without disrupting your long-term investments.

Automate Your Savings: Treat your savings and retirement contributions like a fixed monthly bill (e.g., rent or utilities) by setting up automatic transfers.

Review Your Estate Plan: Ensure you have essential documents beyond just a will, such as a Durable Power of Attorney and a Living Will, to protect your wishes if you are ever incapacitated.

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What the new year
brings to you will
depend a great
deal on what you
bring to the new year.

VERN MCLELLAN



We are here when you need us!

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