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Fraternal Benefit Society Since 1897

Council #86, Upper Sandusky Gearing Up for the Fall Retreat!



Upper Sandusky Council 86 is hosting the annual Fall Retreat at St. Mary's Chapel and Center on St. Rt. 293 Main Street, Kirby, OH on October 1, from 6-9. Father Tony Vattaparambil OFM will be officiating Mass which will begin at 6pm. Supper will be served in the Center. Door prizes and a 50/50 drawing will be held. The cost for the evening is \$5 per person which will be collected at the door of the Center. RSVP to Home Office by September 17.

Fundraising Success with Bucyrus Council #115

Bucyrus Council 115 partnered with and supported a 5K on May 20, 2018 which collected donations of over \$8,000 for Dustin Gabriel who was paralyzed in a diving accident in 2008. The donations went to purchase a new adjustable bed and a manual wheelchair for Dustin. Over 100 walkers and runners participated in the event. Donations were also collected during the Knights of Columbus Fish Fry on Friday, March 16, 2018 by Board Director and Council member, Chari Shick. CLC Council 115 used this 5K fundraiser as our Matching Funds Project for 2018. Alice Teynor, CLC VP and President of Council 115 is presenting the Gabriel family with the donations.



Council #115 in Bucyrus Accepting New Members!

Bucyrus Council 115 hosted a Summer Luncheon to kick off their recruitment for current and new member participation in a meet and greet on Saturday, June 23, 2018 at 11:00 am at the Knights of Columbus Hall in Bucyrus, Ohio. Invitations were also sent to members in Galion, Marion and Mansfield since their Charters have been turned in to the home office. Alice Teynor talked about the advantages of Council participation, CLC Life Insurance, and handed out door prizes to each guest. The 50/50 was won by Caroline Schlorb. Croissant sandwiches, salads, chips, and drinks were provided. Cupcakes were served for dessert. Anyone who would like to join Council #115 and was not able to attend the luncheon contact Alice Teynor @ ateynor@theccl.org.



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Facts From Fairy

Summer has come and gone. Vacations flew by way too fast and now it's back to school time! As everyone is trying to switch gears it is a perfect time to think about providing for the future of our children and grandchildren. A life insurance policy is a way to start achieving security for them and their families. CLC offers 25 scholarships every year. One of the eligibility requirements for applying is having a life insurance policy in place for at least three years.

September is life insurance awareness month so it is the perfect time to award the child(ren) in your life.

I was glad to see so many attend the CLC Appreciation Day at Cedar Point on August 4th. It is a time to celebrate with CLC members, agents and families. I hope everyone enjoyed the day and I look forward to seeing you next year.

The Home Office has been quite colorful in the last month.

It is amazing to see all of the artwork that was submitted.

Thank you to all of the children that entered the coloring contest. Parents, remember to fill out and return the application for your child(ren) to receive the \$10,000 juvenile term policy. It is one of the Fraternal Benefits for our youngest members.

The CLC Board of Directors met in July and we are happy to announce that annuity/IRA interest rates were raised effective July 22, 2018. The new rates are 9 year fixed deferred 3.35%, 7 year fixed deferred 3.25% and the 5 year fixed deferred is 3%. Contact your local agent or the Home Office for more details.

As we get ready for fall remember to put the October 1st CLC retreat on your calendars. It will be hosted by Upper Sandusky Council 86 and it is always a good time to share with our members. I hope to see you there.

Please check out the CLC website at theclc.org. We are adding new information frequently and providing a more simple way to help our members keep in touch with the organization. There is now a space on the website to report your volunteer hours which is very important to keep our tax exempt status. You can send us your stories and photos as well. Stay up to date on all of the ways we support our members and our communities. Want to receive your Index by email? You can tell us that through the website too!

Make a Difference Day 2018 Caring for Caregivers

"Do small things with great love." Saint Teresa of Calcutta's words call us to change the world through small acts, as long as they are done with much love. We believe it is time for us at Catholic Ladies of Columbia to emulate St. Teresa's message. So, for Make a Difference Day this year, CLC will ask members to "Do small things with great love" by Caring for Caregivers. Sit with small children to give mom a break. Cook a meal for someone with a loved one in the hospital. Give the gift of love. Then let us know what you/your members have done. Let us know what you/your council/members have done to participate in Make a Difference Day 2018.

Share your stories! You can send your stories in to the Home Office, 700 Taylor Road, Suite 280, Gahanna, OH 43230 or you can contact Alice Teynor via email at ateynor@theclc.org.

Notre Dame Basilica Bus Trip with Upper Sandusky Council #86

Upper Sandusky CLC Council 86 held their summer bus trip in August. 70 CLC members and guests filled 2 busses and traveled to New Buffalo, Michigan. The ladies toured Black Pine Animal Sanctuary in Albion, Indiana and the Mineral Springs at Our Lady Mother of Mercy and Sylvan Cellars in Rome City, Indiana. The group also visited St. Joe, Michigan's Beach along with a tour and ride on the carousel. The three day adventure ended with a tour and Mass in the Notre Dame Basilica in Notre Dame, Indiana. The Council wants to thank Teresa Brodman for planning and organizing the trip. Also a big thank you to Teresa and Barb Grasz for being our bus tour guides. Everyone had a wonderful time and can't wait for next years trip!



CLC's List of Active Councils

Leipsic	Co. 6	Potsmouth	Co. 162
Ottawa	Co. 7	Athens	Co. 165
Cloverdale	Co. 10	Columbus Grove	Co. 166
Defiance	Co. 32	Glandorf	Co. 179
Delphos	Co. 40	St. Michael's	Co. 199
London	Co. 57	Springfield	Co. 207
New Bavaria	Co. 75	Blakeslee	Co. 208
Landeck	Co. 84	New Cleveland	Co. 215
Upper Sandusky	Co. 86	Russell's Point	Co. 217
Fort Jennings	Co. 88	Lima	Co. 222
Columbus	Co. 95	Ohio	Co. 900
Bucyrus	Co. 115	Michigan	Co. 901
Willard	Co. 116	Indiana	Co. 902
Van Wert	Co. 121	Kentucky	Co. 903
Kalida	Co. 134		

2017 CLC Annual Fraternal Report

Over 8,200 members with over 10,000 policies in force

Active Councils	29
Community Service Volunteer Hours	21,848
Community Service Events	3,847
Community Service Financial Giving	\$ 72,704

Fraternal/Social Volunteer Hours	115,418
Fraternal/Social Events	18,769
Fraternal/Social Financial Giving	\$448,218

Matching Funds	\$ 8,000
Charitable Contributions	\$ 10,650

CLC Appreciation Day at Cedar Point

Thank you to all who came out and enjoyed the day with us at Cedar Point!



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CLC Life Insurance 2018 Rates

Effective July 22, 2018

CLC Fixed Deferred Annuity/IRA Current Rates

-5 Year Fixed Annuity/IRA, 3.0% APR; guaranteed 1st year,

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

-7 Year Fixed Annuity/IRA, 3.25% APR; guaranteed 1st year,

Seven year decreasing surrender charge,

7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%

-9 Year Fixed Annuity/IRA, 3.35% APR; guaranteed 1st

year, Nine year decreasing surrender charge, 9%, 8%, 7%, 6%,

5%, 4%, 3%, 2%, 1%, 0% (product not available in Indiana)

CLC In-House Exchange Program

-5 Year Loyal Fixed Deferred Annuity/IRA, 3.75% APR; guaranteed

1st year, Five year decreasing surrender charge,

5%, 4%, 3%, 2%, 1%, 0%

-7 Year Loyal Fixed Deferred Annuity/IRA, 4% APR; guaranteed

1st year, Seven year decreasing surrender charge,

7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%

CLC Special Loyalty Program for Beneficiaries

-5 Year Loyal Fixed Deferred Annuity/IRA, 3.75% APR;

guaranteed 1st year Five year decreasing surrender charge,

5%, 4%, 3%, 2%, 1%, 0%

-7 Year Loyal Fixed Deferred Annuity/IRA, 4% APR;

guaranteed 1st year, Seven year decreasing surrender charge,

7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%

Our Annuity/IRA/SEP Product Features 2% guarantee minimum interest rate. Rates are subject to change, effective rate is guaranteed the 1st contract year, 2nd year will renew at the then current rate. 10% penalty free withdrawal annually after the first year plus an additional 5% fraternal benefit withdrawal for a total of 15% per contract year. Tax deferred accumulation. No hidden charges – 100% of your money goes to work. No annuitization required. Nursing home confinement waiver. Terminal illness waiver. Medical expense waiver, member or spouse. IRS penalties may apply for withdrawal before age 59 ½.



...and the winners are....

Congratulations to all of the 2018 Coloring Contest Winners!



Age Group 4-6

1st Place	Caroline Mielechowsky
2nd Place	Koence Littrell
3rd Place	Anabelle Gerten

Age Group 7-9

1st Place	Adalee Wagner
2nd Place	Claire Niese
3rd Place	Isaiah Robinson

Age Group 10-13

1st Place	Ava Metzger
2nd Place	Audrey Bower
3rd Place	Elizabeth Meyer

MARK YOUR CALENDAR!

SEPT 12 Temple of Tolerance in
Wapakoneta Trip! ~
Ft. Jennings #88

OCT 01 CLC Fall Retreat! Being held at
St. Mary's Chapel in Kirby, Ohio

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.