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Fraternal Benefit Society Since 1897

CLC Council Members Made a Difference

October 27, 2018 was Make a Difference Day. Our Councils were out in their communities showing their appreciation for those who have made it their job to care for others every single day.

Springfield Council #207 distributed a "Mug with a Hug" to the caregivers in their community. Coffee mugs were filled with sweet treats and items to help with a little relaxation.



Council #88 in Ft. Jennings had some of their members come together to assemble "Popcorn of Appreciation" for caregivers in their community!



Council #179 in Glandorf thanked all of the caregivers in their parish and community by acknowledging them in the bulletin, sent thank you notes and included a caregiver's prayer to those who care for their spouses and handicapped children.



CLC members, Paul, Fairy, Cashden and Adalee Wagner participated in Make a Difference Day project as well. They provided cookies and coffee to the Teachers at St. Peter School and cookies to the nurses and staff at the Wyandot County Health Department. They were holding a shot clinic that day for flu shots and immunizations.



CLC would like to thank all of those who were able to participate in Make a Difference Day 2018. Showing appreciation and bringing a smile to the face of those who do so much for our communities is a great way to give back any day of the year. If you or your council participated we would love to share it! Send your story and pictures to society@theclc.org or to www.theclc.org.



Athens Council #165 Making Charitable Contributions



Athens Council #165 represented by Trudy Montle, Mary Ann McKibben, Nadia Mitchel and Viki Snider (pictured above with representatives of Mary's House) presented a check to Mary's House as one of their charitable contributions.

Mary's House is a 501(c)(3) non-profit ministry established to serve pregnant women, 18 years and older, in need of housing and support. The home is located in Stockport, Ohio.

Rooted in Catholic faith, in unity with all faiths, Mary's House walks beside women on the journey to motherhood.

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Facts from Fairy

I want to thank everyone that attended the CLC retreat at St. Mary's Chapel in Kirby, Ohio on Oct. 1. A special thank-you to Upper Sandusky Council 86 for hosting the event and to Father Tony, our guest speaker for the evening. He was amazed at the distance some of the members traveled to attend the retreat. Father Tony's topic "Rejoice and Be Glad" is on the CLC website. If you get a chance to read the article it gives more insight into the beatitudes and how to live a more meaningful life.

I was happy to hear how our members and councils participated in "Make a Difference Day." It is important for us to share what we have with our families, communities and friends. Little acts of kindness mean so much to the receiver and the giver. Remember that meeting minutes, articles and pictures may be submitted on the CLC website at theclc.org or society@theclc.org. We are always looking for "good news" stories. You can also submit your volunteer hours and your email address to receive the Index electronically.

Every member may enter stories and pictures to be included in the Index. November is a month to be thankful for our blessings. The Board and I are thankful to Loni Perkins and the Home Office staff, Gail Kroll and the CLC agents and our CLC members who continue to support us and CLC. Without the continued support we could not achieve our business goals.

We are fortunate to live in the United States and to enjoy so many freedoms. So many of us are free and able to share our time and talents with our communities, friends and families. Remember to vote in the election and thank the people closest to you for all they do to make life a special gift.

As we enter the giving season I found this verse that supports what CLC Life Insurance represents. Proverbs 13:22 "A good person leaves an inheritance for their children's children." How fitting that with CLC we are able to prepare our children and grandchildren for their future. Life insurance makes a perfect Christmas gift or a gift for any occasion. May you and your families have a Happy Thanksgiving.



MIFIC 2018 Michigan Sales Conference

The Annual Michigan Fraternal Insurance Counselor conference was held in Mt. Pleasant, MI October 4-5, 2018. Representing CLC at the conference was VP of Sales & Marketing, Gail Kroll.

Each year in October, the MIFA and the MIFIC host a two day conference to provide fraternal involvement, networking opportunities along with educational programs and sales and marketing ideas to home office societies, individual members of those societies and to the fraternal insurance counselors. The event is surrounded by several fraternal benefit societies all interested in learning how to improve the quality of life of members in their state by offering secure financial products and community service opportunities. Touching lives by growing together.



Fall Retreat Success

The CLC Fall Retreat was hosted by Upper Sandusky Council 86 in Kirby, Ohio. The evening started with Father Tony Vattaparambil OFM officiating at Mass in St. Mary's Chapel. After Mass, CLC members walked to St. Mary's Center to enjoy a meal prepared by Brad Kennedy of the Corner Inn in Upper Sandusky. Father Tony then spoke and presented slides on "How to live in Holiness in Today's World." A handout was also included and is posted on theclc.org website.

Council 86 was thanked for hosting the retreat. 80 members and guests were present representing 8 councils. Members were reminded of "Make a Difference Day" and to submit their pictures and activities on the website or at society@theclc.org.

To end the evening door prizes were awarded to members and Regina Spiegel won the 50/50 drawing. Many thanks to all the members and guests that were able to attend.



Need A Great Gift Idea? Check This Out!

This November, we are celebrating all that we are thankful for. For some of us, this includes kids and grandkids. What better way to let them know you care about their future than to gift them an affordable life insurance policy! Our K.I.D.S policy, is offered to help provide financial protection for our youngest of family members up until their 25th birthday.

What's great about this policy is that it only requires a one-time premium! Two levels are offered: a one-time premium of \$125.00, will provide \$10,000 worth of coverage or \$20,000 can be chosen for a one-time premium of \$225. Issue ages are 0 to 18 with only three simple medical questions asked. Based on favorable underwriting and acceptance, coverage remains in effect to age 25.

The other amazing feature of this policy is that at age 25, this plan may be converted to a permanent life product (with a face amount up to \$50,000) without evidence of insurability.

In other words, no medical tests, no medical questions, no hassle. Even if your loved one develops a life threatening illness, they will have the opportunity to convert their policy, at age 25, to a whole life product guaranteed. This is an incredible feature.

Call your CLC agent today for details and come prepared at Thanksgiving with a gift of love and protection for those at the kids' table!



Is Your Information Up To Date?

Have you talked with your CLC agent recently? It's always a good idea to review beneficiaries, life insurance needs, retirement savings and to make sure your personal and business affairs are in order. Not sure how much life insurance you need to protect your family? Go to www.clc.org our products and scroll down to the needs analysis calculator and life insurance planner.

BOO!

On October 7th, 2018, the Catholic Ladies of Columbia partnered with the Big Walnut Friends Who Share (BWFWS) for their annual BOOATHON. BWFWS is a non-profit organization whose Mission is to work to improve the living conditions of families and individuals in need/crisis who reside in the Big Walnut School District by securing donated items (including clothing, food, household furnishings, cash contributions, etc.) and then distributing them free of charge to these persons.

The 2K, 3K or 5K BOOATHON is BWFWS's largest yearly fundraiser. Along with a donation, CLC sponsored a water/snack break tent half way through the 5K. It was a much needed break on the 90 degree day as walkers of all ages dressed up in their favorite Halloween costumes.

Come join us next year to support this worthwhile cause. Information is available at www.bigwalnutfriendswhoshare.org



CLC Life Insurance 2018 Rates

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. Effective July 22, 2018.

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CLC Fundraiser: Helping A Family In Need

Jodi is a 47 year old, loving mother of 6 children, who is no stranger to pain and loss. Jodi lost her 14 year old son, Noah, to homicide in 2012. In 2013 Jodi gave birth to a son, Loki, who was born with several severe birth defects which required 24/7 care. The doctor's told Jodi that Oskar would not live more than 3 years at best. She dedicated herself to helping Oskar live his best life as long as he was here. Oskar passed away in December 2017. Faced with the struggle of nurturing and healing herself, her 3 daughters and son through their tragic losses, Jodi remained as strong as possible.

On November, 2017, Jodi was diagnosed with ovarian cancer. Jodi's family has a genetic defect that is labeled BRCA2+, and it is extremely fast growing and virulent. Jodi worked with integrative medicine doctors for several months and made some progress in holding the cancer at bay. Difficulties arose

that caused continued alternative measures to be unavailable and the cancer worsened.

Jodi is now undergoing chemotherapy, with other treatments being considered if the chemotherapy is deemed to be successful. Jodi's spirit is strong and she is fighting to continue to be a mother to her two grown daughters, Kyli and Mallori, and to her children Loki (11 years old) and Lilith (aka Bee - 9 years old).

Jodi is currently separated from her children. They have no home, Jodi is unable to work because of her illness and has very limited resources. Currently surviving on the kindness of friends, Jodi and her children are in need of clothing, housing, food, transportation and financial assistance in caring for Loki and Bee for those who have opened their homes to them.

CLC is reaching out to all of you for help on Jodi's behalf in hopes that we can bring Jodi and her children back

together under the same roof and provide some relief so Jodi can concentrate on her fight and healing. If you would like to contribute to CLC's fundraiser for this family, please send a check to the home office made out to CLC with Jodi's name on the "For" line of your check.

Please keep Jodi and her family in your prayers and thank you for any and all contributions you are able to provide toward the success of this CLC Home Office fundraiser.



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.