



happy new year

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Fraternal Benefit Society Since 1897

Facts from Fairy



Fairy Wagner
President

As 2018 came to a close, I had much to reflect upon as the President of CLC. My first year as President has definitely been a learning experience for me. Working with the Board of Directors, all of the CLC Committees and Home Office Staff resulted in many successful accomplishments and several changes. We have transitioned from a convention system of government to an annual meeting being held in October. CLC procedures and manuals have been updated, and added to, in compliance with the Corporate Governance Annual Disclosure statement required by the Ohio Department of Insurance. Strategic planning in preparation for 2019 is also in full swing. With cooperation and teamwork we have been able to accomplish all of this along with many other tasks. I would like to express my gratitude and thank all of you for your efforts and participation. CLC is very fortunate to have such a great team in place that works so well together for the betterment of our Society and its members.

Looking into 2019 I would like to remind you of CLC's Scholarship Program. Twenty-five \$1,000 scholarships will be awarded this year to deserving students. Any member who is in college, or entering college, and has had a policy in force for three years may apply. The deadline for entry is February 28, 2019. Applications are now available online at www.theclc.org.

Now is the perfect time to add to your Roth IRA and Traditional IRA. These policies are a great way to save for your retirement. Hurry! You only have until April 15th to make 2018 additions. Contact your local agent with any questions or to purchase CLC life insurance and annuity products to ensure your financial future, protect your loved ones and see that your legacy lives on.

Remember to reward yourself for all of your accomplishments in 2018 and look forward to an even better and brighter 2019. To start my new year I resolve to continue learning and will continue to promote Catholic Ladies of Columbia and our products. Information about our Fraternal activities will be provided in the President's Letter which will be mailed to all CLC Council Presidents around the end of January.

Enjoy your New Year traditions with your family and friends then send us some pictures! We would love to share all of the ways you ring in the New Year! My family will enjoy our traditional pork and kraut on the 1st for our continued prosperity in 2019. I wish you and your family a year filled with success, happiness and prosperity. Happy New Year and welcome to 2019!

Van Wert Council #121 Gifting Habit for Humanity During Christmas Celebration

Council #121 presented a charitable gift of \$250 to Deacon Andy McMahon, the chair of Habitat for Humanity during their Christmas celebration. This money will go towards the new front door of a home that is currently being built.

There were many laughs, a gift exchange and a fabulous spaghetti meal prepared by Ashley Showalter. A big thank you to Ashley and the 21 guests who attended and made the event a success.



The Dough Hook, CLC and Ronald McDonald House Annual Pantry Partners

Once again this year The Dough Hook in Bluffton, Ohio was the pantry partner with the Ronald McDonald House in Toledo for the month of November. They collected donations in the form of food and/or cash. For the second year in a row the Catholic Ladies of Columbia generously donated \$500 to the cause. All together the total amount raised was \$1,600. Of that \$1,100 was used to purchase frozen meat for the kitchen at the House and \$500 was presented to them to buy the other pantry items they needed. The amount of meat donated was nearly 300 pounds. This meat is used by volunteers who cook two meals each day for the residents.

This is becoming an annual event for Marlena Ballinger, the owner of the Dough Hook and member of Council 88 Ft. Jennings. She utilized the facility in 2008 when her daughter, Hailey, was a patient in The Toledo Hospital.

Marlena realizes the importance of having a comfortable and safe place to stay and a warm meal each day while having a loved one in the hospital. She wants to give back for the time she spent there.



Pictured is Sharon Calvelage, Past President, presenting CLC's check to Pearl Patterson, Ronald McDonald House Family Service Manager, Hannah and Hailey Ballinger and Marlena Ballinger, owner of The Dough Hook.

Christmas with Ft. Jennings Council #88 and Kalida Council #134

Ft Jennings Council 88 held their annual Christmas Party at Fort Haven in Ft. Jennings. Each year we take turns hosting the party with Kalida Council 134 and this year it was our turn. The committee-- Elaine Wehri, Bea Geise and Nancy Wiechart had the hall festively decorated and a special place setting for each attending. The catered dinner was enjoyed by nearly 50 people.

After all enjoyed the meal we ended the evening by playing games and singing a few Christmas carols. The spirit of Christmas filled the room and all of us and our guests.

Upper Sandusky Council #86 Helping The Accelerated Reader Program at Carey's Our Lady of Consolation

Council #86 members raised \$500 from their bake sale held at OLC's craft show for OLC's accelerated reader program. CLC agent, Kayla Weaver, contributed an additional \$500 charitable funds to help the program further. Thank you to all of our members.

Members presenting the check below:
Co. 86 President Barb Grasz, Cashden Wagner, Principal Mr. Gerber, CLC President Fairy Wagner, Emily Brodman, Teresa Brodman, Cookie Davidson, Vicki Smith, Nathan Brodman, Co. 86 Treasurer Rosemary Smalley, Julia Brodman and Sue Hoepf



Making Christmas Bright!

In the December issue of the Index Jodi was introduced to all of you and we shared her story. We reached out to all of you in hopes that we would be able to make a difference for her and her family this year for Christmas. We wanted to show them that no matter how challenging a situation can be, good can still shine through. Your donations, well wishes, charity and prayer have come through in a big way! With your generosity we were able to raise \$3,790!

Jodi and her children have been reunited for good! They have found a home where they can be together. She has been able to move her children out of her friends home and into their together home. Our donations made it possible to provide much needed items for Jodi, Loki and Bee. The donations purchased curtains, clothing, shoes, socks, toiletries, pillows, shelving, groceries as well as gas for transportation to and from treatment and auto repair to get the heat repaired in the vehicle so kindly donated to Jodi and her children.

Jodi still has a long, difficult battle ahead of her. She is a very strong and determined woman and remains in good spirits. She is half way through her chemo treatment. The hope is she will be strong enough for surgery once this cycle of chemo is complete. Please continue to pray for Jodi and her strength to win this battle. It takes much strength, physically and mentally, to endure and push through this fight. Thanks to CLC and all of you, Jodi has a little less to worry about so she can focus on her healing.



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MARK YOUR CALENDAR!

JAN 01 Office Closed

JAN 21 CLC Board Meeting



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Protection During a Financial Storm

Being a small-business owner is rewarding. It gives you the freedom to do what you love and to control your destiny. This appealed to Mike Jaap, who took a wealth of experience and built a metal recycling business. It paid off with exponential growth and profits.

His insurance professional Bill Cassidy was there to offer him advice—unique advice he hadn't heard from his other advisors. Bill recommended that Mike put a whole life insurance policy in place to protect his family and as a means to build cash value.

Then came the economic crisis of 2008. His business took a huge blow when markets contracted and several major overseas clients were unable to pay their bills. Mike thought it was the death knell of his business. That is until he called Bill.

How Much Do You Need?

Distraught, Mike laid out the facts. His bank had withdrawn his line of credit. Without it, he wouldn't be able to keep his business afloat, which would mean laying off a few dozen employees as well.

Bill had a simple question for him: "How much money do you need to keep your business going right now?"

*Withdrawing or borrowing funds from your policy will reduce its cash value and death benefit if not repaid, and may result in a tax liability if the policy terminates before the death of the insured.

Perplexed, Mike gave him a figure. "No problem," said Bill. "We can have that money in your account in two days." What Mike had forgotten was the power of his whole life policy and the cash value it had accumulated over the dozen years he had had it.*

The infusion of money from a loan against the cash value in his policy allowed Mike to regroup and keep his business going, and in the process it protected his family financially as well as his employees. Once things were stabilized, Bill and Mike set up a plan to repay the loan, so the money would be there in the event that outside forces again came to bear on his business.

Mike is thankful for these living benefits of life insurance that helped him weather a financial storm. "There were a lot of sleepless nights, but my whole life insurance policy allowed me to stop worrying and keep my business," he says.



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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.