

The CLC



INDEX

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Issue 3

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Council #86 Turning Pancakes Into Cash!



CLC President Darlene Weaver, KofC Grand Knight Jerry Davidson, and CLC agents Kayla Weaver and Fairy Wagner presented St. Peter Principal Blake England and students with a \$2,750 donation from Catholic Schools week pancake breakfast and bake sale, charitable bingo and the charitable donation from CLC Life Insurance. A great big thank-you to everyone that attended the event and volunteered a helping hand.

Easter Eggs!

Brightly painted eggs have become synonymous with Easter. But because it has been widely secularized, we sometimes forget the Resurrection symbolism of the egg.

Traditional account speaks of Mary Magdalene as having gone to the tomb of our Saviour early with a basket of eggs to stay and mourn. She was instead the first witness of the resurrection and the eggs she carried in her basket turned a deep red color reflecting the miracle before her.

Later she gained entrance to the court of the Emperor Tiberius

Caesar and held an egg in her hand to announce the well known words “Christ is risen!”



11 Fun Facts About Easter

#1. Easter is the celebration of the resurrection of Jesus Christ in the Christian religion. #2. Eggs have been seen as ancient symbol of fertility, while springtime is considered to bring new life and rebirth. #3. Americans spend \$1.9 billion on Easter candy. That’s the second biggest candy holiday after Halloween. #4. 70% of Easter candy purchased is chocolate. #5. 76% of Americans think the ears of a chocolate bunny should be the first to be eaten. #6. Egg dyes were once made out natural items such as onion peels, tree bark, flower petals, and juices. #7. There’s much debate about the practice of dyeing chicks. #8. Many hatcheries no longer participate, but others say that it isn’t dangerous to the chick’s health because the dye only lasts until the chicks shed their fluff and grow their feathers. #9. The first story of a rabbit (later named the “Easter Bunny”) hiding eggs in a garden was published in 1680. #10. Easter takes place on a Sunday, after the 40-day period called Lent. Lent is referred to as a time of fasting, but participants focus more on giving up one significant indulgence. Holy Week is celebrated during the week leading up to Easter. It begins on Palm Sunday, continues on to Maundy Thursday, Good Friday, and then finally, Easter Sunday. Last but not least, #11. “The White House Easter Egg Roll” event has been celebrated by the President of the United States and their families since 1878.

Fairy's facts...

As we welcomed Spring, on March 20th, the robins have returned with their beautiful songs of a new season. I am encouraged each year to see the buds on the trees and the daffodils and tulips starting to emerge from the ground.

The 2022 scholarship application deadline has passed. The winners will be announced soon. Good Luck to everyone who applied. It is amazing what our members are achieving. The scholarship is a fraternal benefit available to anyone holding a life insurance policy for three years can apply for. A CLC Life Insurance policy makes a great gift for anyone interested in continuing their education.

The Annual financial statement is included in this Index. CLC total assets continue to grow along with our membership. As we continue to transition with improvements to our company's policies and procedures we look forward to the future.

As we continue our Lenten journey we should be aware of prayer, repentance and alms giving. Please remember that alms giving is not just giving donations of money but also donating our time and talents to our families, churches, schools and communities. This is exactly what CLC members do as we volunteer. It is important that we report our hours and donations to the American Fraternal Alliance to keep CLC tax exempt. Please report your volunteer hours and donations at www.theclc.org.

Join Hands Day is May 7. The Board hopes everyone can take part and brighten someone's day. Sometimes it is as simple as a smile or a small token of appreciation. If you join us in celebrating the day please let CLC know.

You have until April 18th to add to your retirement savings for 2022. Remember when you purchase a CLC insurance product, annuity, IRA or Roth IRA for you or your family you are protecting your family financially and supporting your community. You are making it possible for CLC to offer scholarships, Matching Funds and Charitable Donations to support our members and their communities. Contact your local agent or the home office to purchase a CLC product.

I am looking forward to attending Glandorf's quarter auction on April 19th. I hope to see many of our members there. If you are planning an event please let us know and we will include it on the CLC calendar.

As we share and celebrate our Lord's Resurrection on Easter morning remember to cherish your family. Please remember in your prayers the many families that are misplaced because of Russia's attack on Ukraine and our soldiers who are helping the Ukraine people. We are fortunate to have the freedom to celebrate and worship as we wish.

The Board and I wish everyone a safe and Happy Easter.

*"Freedom is the open window through which pours the sunlight of the human spirit and human dignity."
Herbert Hoover.*

National Join Hands Day?

There is a small "war" between the young and the old. Every society deals with it, some better than others. To provide a neutral ground for resolving this conflict, National Join Hands Day connects older folks and younger folks through community service to improve the quality of life in our neighborhoods.

The generation gap, unfortunately, shortchanges people from every generation. Are older people antiquated and obsolete? Are the young impetuous and distracted? These questions distract from the real gifts each generation has to offer, like the seemingly unbounded imagination of today's twenty-some-things, or the hard-won and practical life lessons of their parents and grandparents.

Taking time to work alongside one another bridges the generational divide. It allows people to learn from folks they otherwise might not befriend. America's Fraternal Benefit Societies created National Join Hands Day in 2000 to bring adults and youths together for the sake of their communities.

CLC is asking everyone to contribute how you feel comfortable on May 7th. Tell us what you did and show us your pictures! Report your volunteer hours and send your pictures to society@theclc.org and we will share them in the Index!



Catholic Ladies of Columbia Financial Statement

For Years Ending December 31

	2021	2020
Assets		
Bonds	135,220,765	131,206,602
Preferred Stocks	80,676	502,925
Contract Loans	1,175,261	1,217,500
Cash and Equivalents	734,512	914,641
EDP Equipment	6,744	8,489
Investment Income Due and Accrued	1,575,687	1,594,931
Uncollected Premiums and Agents' Balances	3,481	7,271
Total Assets	138,820,359	135,583,796
Reserves, Liabilities and Surplus		
Aggregate Reserves (Life Policies and Contracts)	132,526,854	128,446,023
Liability for Deposit (Type Contracts)	130,197	95,981
Contract Claims (Life)	471,137	2,273,649
Provision for Refunds Payable	4,000	4,000
Advanced Premiums	20,051	8,476
Interest Maintenance Reserve	340,017	128,761
General Expenses Due and Accrued	16,197	12,149
Amounts Retained by Society as Agent or Trustee	442,625	439,818
Asset Valuation Reserve	599,476	524,039
Unassigned Funds	4,264,047	3,516,145
Total Reserves, Liabilities and Surplus	138,820,359	135,449,041
Revenue		
Premiums and Annuity Considerations	12,191,383	14,355,455
Investment Income	5,248,438	5,657,932
Amortization of Interest Maintenance Reserve	28,148	5,293
Miscellaneous Income	22,230	37,849
Total Revenue	17,490,199	20,056,529
Benefits and Expenses		
Death Benefits	363,571	388,343
Matured Endowments	0	6,492
Annuity Benefits	10,837,557	12,656,116
Surrender Benefits and Withdrawals (Life Contracts)	73,956	105,719
Interest and Adjustments (Contract and Deposit-Type)	19,252	17,057
Increase in Aggregate Reserves	4,709,879	5,785,481
Commissions on Premiums and Annuity Considerations	399,667	478,107
General Insurance Expenses and Fraternal Expenses	883,655	1,008,263
Insurance Taxes, Licenses and Fees	44,447	41,227
Aggregate Write-Ins for Deductions	0	2,443
Total Operating Expenses	17,331,983	20,489,249
Net Gain from Operations Before Refunds to Members	158,216	198,951
Net Realized Capital Gains (Losses)	(32,596)	(431,993)
Net Income	125,620	(233,042)
Unassigned Funds		
Balance (Beginning of Year)	4,145,191	4,101,736
Net Income from Operations	125,620	(233,042)
Net Unrealized Gain on Investments	18,734	47,355
Change in Non-Admitted Assets and Related Items	49,937	(24,374)
Change in Asset Valuation Reserve	(75,436)	253,515
Aggregate Write-ins for Losses in Surplus	0	0
Net Change in Surplus for the Year	118,856	43,455
Balance - End of Year	4,264,047	4,145,191

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UPCOMING EVENTS

April 17 Easter Sunday

April 19 Glandorf Council
Quarter Auction
6PM

May 07 Join Hands Day

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.