



The CLC Index

Fort Jennings CLC Council #88 Helping Putnam County Council On Aging



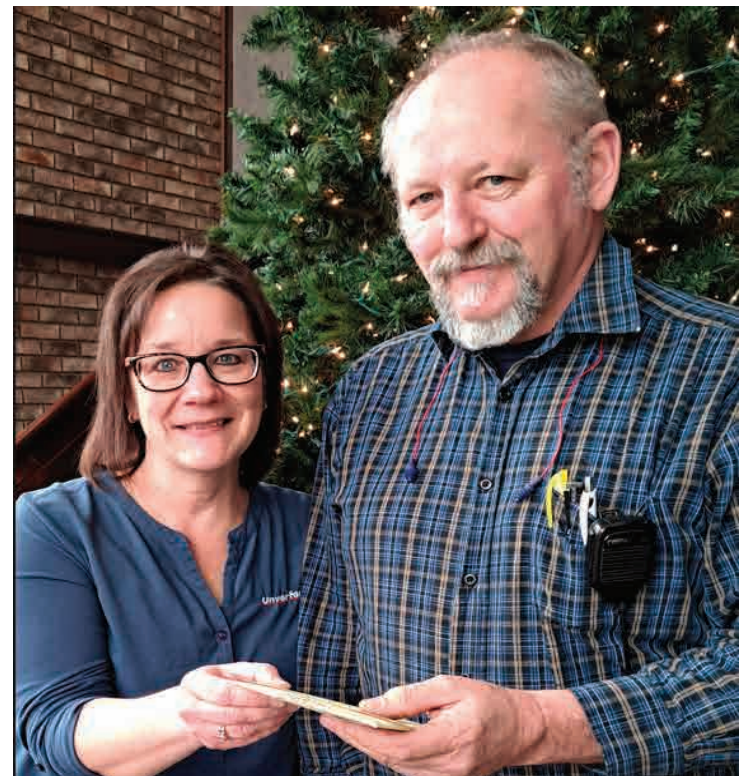
Pictured above: Jodi w/PC Council on Aging (right) & Shelley Hoersten, CLC Council #88 President (left).

2022 was a busy fun-filled year for our CLC members. However, this always comes with some misfortunes and hardships amongst families, in our community and the surrounding communities.

For our 2022 Charitable Contributions recipient, we chose PUTNAM COUNTY COUNCIL ON AGING, Ottawa, Ohio. PC Council on Aging offers a wide array of services to support senior citizens, age 60 & better. To learn more about the Council on Aging, or if you would like them to speak at a CLC event, please contact Jodi at 419-523-4121. Jodi would be happy to answer any questions or concerns!

We chose a young local family as our 2022 Matching Funds recipient. A.J. & Tiffany Korte are currently going through

financial hardships, as they have two of their children fighting serious health issues. Their 6 month old son has undergone serious heart surgeries and their young daughter was diagnosed with cancer and is undergoing chemotherapy. We hope this helps relieve some of the stress from heaping medical bills they are incurring. But most importantly, we pray they will return to good health, and soon all be at home with the rest of their children and all be under the same roof! Please remember this family, especially, and all of our families in your daily prayers!



Pictured above: Grandfather, Tony Korte (right) & Shelley Hoersten, CLC #88 President (left).





Catholic Ladies of Columbia Financial Statement

For Years Ending December 31
2022 2021

Assets

Bonds	138,108,663	135,220,765
Preferred Stocks	2,275	80,676
Contract Loans	1,142,473	1,175,261
Cash and Equivalents	1,042,123	734,512
EDP Equipment	5,078	6,744
Investment Income Due and Accrued	1,575,897	1,575,687
Uncollected Premiums and Agents' Balances	3,863	3,481
Total Assets	141,880,372	138,820,359

Reserves, Liabilities and Surplus

Aggregate Reserves (Life Policies and Contracts)	135,461,313	132,526,854
Liability for Deposit (Type Contracts)	112,892	130,197
Contract Claims (Life)	1,373,393	471,137
Provision for Refunds Payable	4,000	4,000
Advanced Premiums	12,435	20,051
Interest Maintenance Reserve	106,807	340,017
General Expenses Due and Accrued	14,102	16,197
Amounts Retained by Society as Agent or Trustee	488,490	442,625
Asset Valuation Reserve	755,273	599,476
Unassigned Funds	3,542,851	4,264,047
Total Reserves, Liabilities and Surplus	141,880,372	138,820,359

Revenue

Premiums and Annuity Considerations	16,217,817	12,191,383
Investment Income	5,363,838	5,248,438
Amortization of Interest Maintenance Reserve	24,508	28,148
Miscellaneous Income	35,317	22,230
Total Revenue	21,641,481	17,490,199

Benefits and Expenses

Death Benefits	279,203	363,571
Matured Endowments	3,037	0
Annuity Benefits	17,181,276	10,837,557
Surrender Benefits and Withdrawals (Life Contracts)	63,313	73,956
Interest and Adjustments (Contract and Deposit-Type)	19,352	19,252
Increase in Aggregate Reserves	2,934,459	4,709,879
Commissions on Premiums and Annuity Considerations	586,741	399,667
General Insurance Expenses and Fraternal Expenses	1,044,473	883,655
Insurance Taxes, Licenses and Fees	33,002	44,446
Aggregate Write-Ins for Deductions	0	0
Total Operating Expenses	22,144,856	17,331,983

Net Gain from Operations Before Refunds to Members	(503,375)	158,216
Net Realized Capital Gains (Losses)	32,334	(32,596)
Net Income	(471,041)	125,620

Unassigned Funds

Balance (Beginning of Year)	4,264,047	4,145,191
Net Income from Operations	(471,041)	125,620
Net Unrealized Gain on Investments	(18,743)	18,734
Change in Non-Admitted Assets and Related Items	(75,623)	111,847
Change in Asset Valuation Reserve	(155,798)	(75,435)
Aggregate Write-ins for Losses in Surplus	0	(61,910)
Net Change in Surplus for the Year	(721,196)	118,856
Balance - End of Year	3,542,851	4,264,047

Fairy's Facts...



Spring is finally here! Hopefully Mother Nature will catch up soon. Join Hands Day is May 6, 2023 and quickly approaching. CLC invites everyone to take part in our "Shower People with Blessings" theme and brighten someone's day. Sometimes it is as simple as a smile, a conversation, helping with a list of chores someone is not able to do. A little bit of kindness goes further than you think. Share how you participated in Join Hands Day. Send your stories and/or pictures to society@theccl.org so they can be put online and in the Index.

This year CLC received over 50 scholarship applications. It is amazing what our members achieve. It is a fraternal benefit available for anyone holding a life insurance policy for three years or longer. If you don't have a life insurance policy with CLC or have family members with no life insurance, A CLC Life Insurance policy makes a great gift! Watch the Index for the winners to be announced! Good Luck to everyone who applied.

2022 proved to be a tough year for so many! The same was true for CLC. The Board of Directors, CLC's financial advisors and the staff are continuously working to improve CLC. The Annual Statement has been included in this issue of the Index. As we look to the future, everyone is working diligently to make the best decisions leading to a better 2023. As we continue our Lenten journey we should be aware of prayer, repentance and alms giving during this time. 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. As we share and celebrate our Lord's Resurrection on Easter morning, cherish your family and hold them tight. We are fortunate to have the freedom to celebrate and worship as we choose.

Remember it is very important that we report our donated hours and all donations to the American Fraternal Alliance to keep CLC tax exempt. The only way we are able to do that is with your help! A big thank-you to the councils for sending in their volunteer hours and audits. Everyone should report all volunteer hours and donations at www.theccl.org.

The Board, Office and Home Office Staff wish everyone a Happy and Blessed Easter.

Pancakes, Sausage and Pastries Oh My!



Upper Sandusky KofC Grand Knight Mike Alspach and CLC members Mykenna Donnersbagh, Andrea Godamski-Riker, Janice Boes and Fairy Wagner presented St. Peter Secretary Laura Leighty and St. Peter students with proceeds from the KofC pancake and sausage breakfast, bake sale and CLC Charitable donations totaling \$2370. Thank-you to everyone that attended the event and donated in any way.



AJ's Corner

It's hard to believe that we are close to ending the first quarter of 2023. As April closes in, so does tax day. April 18th this year. If you haven't yet filed your taxes for 2022, you still have time to fund your 2022 Traditional or Roth IRA's. Our CLC Annuity has those vehicles available for you. Contact me, your agent, or the home office for more details. The deadline is April 18th this year.

Our life insurance rates are getting noticed! We have had a major increase in our life insurance sales, which is awesome news. If you haven't compared our rates yet, I strongly urge you to do so. We are extremely competitive in the market with our products across the board. Our whole life, single premium whole life, 20 year pay whole life, and especially our 10, 20, and 30 year term products. I challenge you to take a close look, and then spread the word!

Our CLC sales team opportunity is better than ever! Whether you are a full time agent looking to increase your product portfolio, or if you are looking to increase your personal income on a part time basis, CLC is a place for you. Contact AJ Angelo for details!

Volume 125 Issue 03
 Published in the interest of the
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 and mailing address
APRIL 2023



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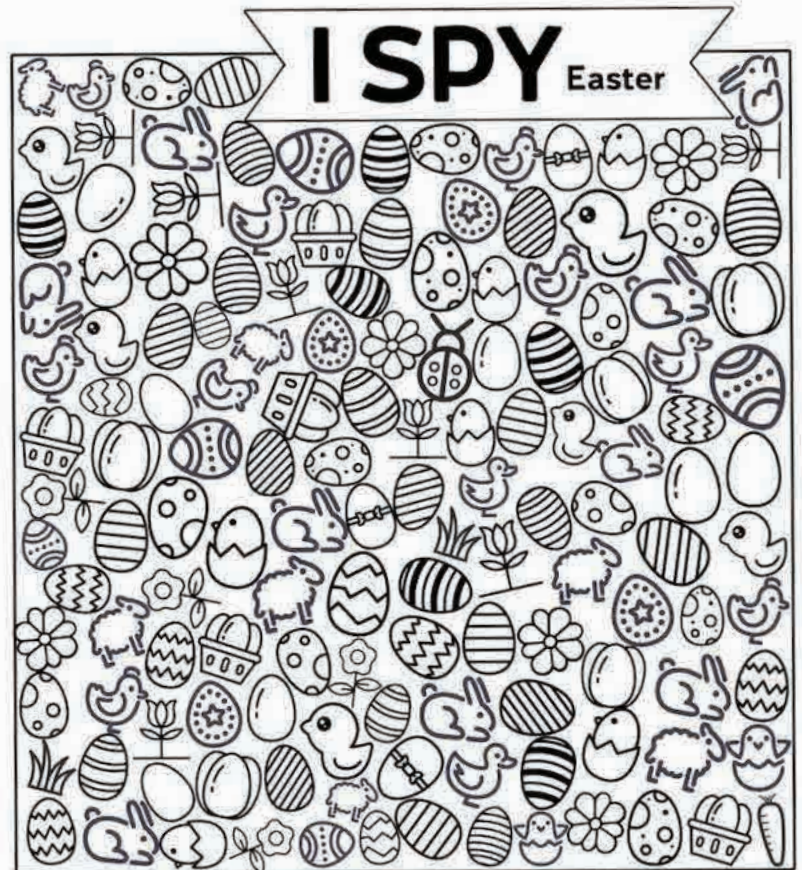
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PRAYER REQUESTS

Members share in the spiritual benefits of being enrolled in a perpetual membership with the Sisters of Notre Dame. If you need a special prayer, individual requests can be sent directly to Sister Deb by sending an email to clprayerrequests@gmail.com. Local councils have annual Masses for their living and deceased members. If requested, CLC council members will offer prayers at a member's funeral services. Even in death, CLC supports and honors our members.



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