



# CLC INDEX

## Getting Back To Business

As spring approaches and the weather improves for outdoor activity we know it is time to get back to meetings and events in your communities. As Covid-19 vaccines rollout and new regulations are being updated by the CDC and Ohio's Governor begins to lift and/or lighten restrictions, CLC has also begun to do the same. In doing so, CLC will begin our journey back to "normal business".

As of May 1, 2021 all CLC members, agents and employees are able to return to normal practices in regard to CLC business while following CDC guidelines as well as those guidelines and restrictions set by your state. As the restrictions change so shall the restrictions under which CLC operates until the full "return to normal" has been reached. Be advised that any business, event or activity done in the name of CLC will be of your own accord and at your own risk. The safety and health of our members, councils and staff remain our number one priority!

While you may again safely conduct business on behalf of CLC, for the safety of our staff, the Home Office will remain closed to visitors until all restrictions are lifted for the State of Ohio.

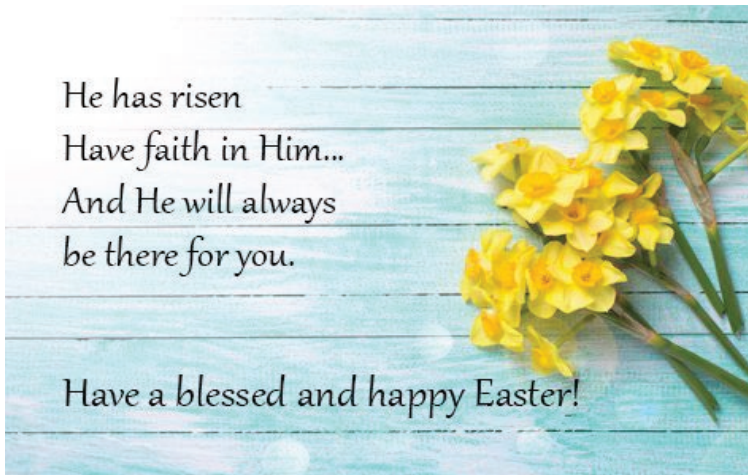
If you have any further questions or need further clarification please feel free to contact the Home Office @ 1-800-845-0494.



## Join Hands Day 2021!

For Join Hands Day 2021, Catholic Ladies of Columbia is asking members and councils to "shower" those in your community with acts and items of love to brighten someone's day. Our family and friends in nursing homes and assisted living have been isolated from their loved ones. Some have been isolated in their homes and others only get out for quick shopping trips and still without public interaction or contact.

Some ideas on how you can make a difference could be sending flowers, baking cakes and/or cookies. Handmake some cards to let people know that they are not alone. Fill blessing boxes around your community. Make purses or toiletry bags for men and women. Fill the bags with shampoo, soap, deoderant, toothbrushes, combs, feminine products, razors, etc. Donate to your local food pantry as donations are always needed. You could also make birthday cakes and supply candles. Perhaps you have clothes you can donate to help fill someone's closet. As always, schools are always in need of supplies. No matter what you are able to do, it all makes a difference! Join Hands and show you care. Be sure to report your hours and donations to the Home Office.





# Fairy's Facts

Spring is blooming all around us, bringing a breath of fresh air after a long cold winter. As the trees and plants shed their winter coats we have hope to shed the masks and fear of Covid-19 while we return to our social lives. As vaccines are rolling out and restrictions are lifting, we are excited to announce that CLC will start to reopen our councils. I know we all miss our meetings and activities. As we open things back up please remember we must continue to follow the state and CDC guidelines to keep our members safe. All activities and meetings you attend are at your own risk. Please stay smart and safe!

The CLC Board continues to meet remotely and met, via Zoom, in March. We continue to update our policies and procedures as well as continue with our education for the governance of the Society. This year CLC members will be electing a new Board. CLC has received the nominees' resumes. The nominating committee will be meeting the applicants for an interview soon. Keep them in your prayers as we select our new Board of Directors. More information on voting will be released soon.

The Annual statement is included in this Index. 2020 was a difficult year. A representative from CLC's investment managers, Parkway Advisors, and a representative from our Actuary attended the Board meeting. The Board and CLC's advisors have reviewed the statement. We are constantly looking for ways to improve our organization and business.

It is scholarship time! This year we had 32 scholarship applicants. The winners will be announced soon. Good Luck to everyone who has applied. It is amazing to see and hear what our members are achieving. Remember, scholarships are a fraternal benefit available for anyone holding a life insurance policy for three years and longer. A CLC Life Insurance policy makes a great gift for anyone interested in continuing their education.

You have until April 15th to add to your retirement savings for 2020. Remember when you purchase a CLC insurance product, annuity, IRA or Roth IRA for you or a family member, 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 and join the CLC family.

Join Hands Day is May 1. 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, don't forget to submit your volunteer hours.

As we end our Lenten journey we are aware of prayer, repentance and alms giving during lent. 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. We volunteer. The Board discussed CLC volunteer hours at the March Board meeting. 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](http://www.theclc.org).

As we share and celebrate our Lord's Resurrection on Easter morning remember to cherish your family. We are fortunate to have the freedom to celebrate and worship as we choose.

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

*"I want to give you the formula for sanctity: first, be happy; second, study and pray; third, do good to everyone."*

*-St. John Bosco*

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 [clcprayerrequests@gmail.com](mailto:clcprayerrequests@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 funeralservices. Even in death, CLC supports and honors our members.



# Catholic Ladies of Columbia Financial Statement

For Years Ending December 31

	2020	2019
<b>Assets</b>		
Bonds	131,206,602	124,300,556
Preferred Stocks	502,925	1,015,759
Contract Loans	1,217,500	1,242,838
Cash and Equivalents	914,641	1,367,002
EDP Equipment	8,489	10,153
Investment Income Due and Accrued	1,594,931	1,552,116
Uncollected Premiums and Agents' Balances	7,271	6,722
<b>Total Assets</b>	<b>135,583,796</b>	<b>129,495,147</b>
<b>Reserves, Liabilities and Surplus</b>		
Aggregate Reserves (Life Policies and Contracts)	128,446,023	122,660,541
Liability for Deposit (Type Contracts)	95,981	144,951
Contract Claims (Life)	2,273,649	1,352,061
Provision for Refunds Payable	4,000	4,000
Advanced Premiums	8,476	8,481
Interest Maintenance Reserve	128,761	21,678
General Expenses Due and Accrued	12,149	14,041
Amounts Retained by Society as Agent or Trustee	439,818	408,999
Asset Valuation Reserve	524,039	777,555
Unassigned Funds	3,516,145	4,101,736
<b>Total Reserves, Liabilities and Surplus</b>	<b>135,449,041</b>	<b>129,495,147</b>
<b>Revenue</b>		
Premiums and Annuity Considerations	14,355,455	16,131,375
Investment Income	5,657,932	5,667,253
Amortization of Interest Maintenance Reserve	5,293	26,337
Miscellaneous Income	37,849	37,822
<b>Total Revenue</b>	<b>20,056,529</b>	<b>21,862,828</b>
<b>Benefits and Expenses</b>		
Death Benefits	388,343	334,361
Matured Endowments	6,492	3,930
Annuity Benefits	12,656,116	15,158,557
Surrender Benefits and Withdrawals (Life Contracts)	105,719	139,400
Interest and Adjustments (Contract and Deposit-Type)	17,057	11,643
Increase in Aggregate Reserves	5,785,481	4,497,876
Commissions on Premiums and Annuity Considerations	478,107	621,563
General Insurance Expenses and Fraternal Expenses	1,008,263	1,002,468
Insurance Taxes, Licenses and Fees	41,227	36,381
Aggregate Write-Ins for Deductions	2,443	10,296
<b>Total Operating Expenses</b>	<b>20,489,249</b>	<b>21,816,475</b>
Net Gain from Operations Before Refunds to Members	(432,719)	46,353
Net Realized Capital Gains (Losses)	(431,993)	(93,671)
Net Income	(864,712)	(47,318)
<b>Unassigned Funds</b>		
Balance (Beginning of Year)	4,101,736	4,191,134
Net Income from Operations	(864,712)	(47,318)
Net Unrealized Gain on Investments	47,355	(47,355)
Change in Non-Admitted Assets and Related Items	(21,750)	17,309
Change in Asset Valuation Reserve	253,515	(12,033)
Aggregate Write-ins for Losses in Surplus	0	0
Net Change in Surplus for the Year	(585,591)	(89,398)
<b>Balance - End of Year</b>	<b>3,516,145</b>	<b>4,101,736</b>

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**HAPPY EASTER!**

Help me find my egg basket!



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.