



# CLC INDEX

Fraternal Benefit Society Since 1897

## 2019 ANNUAL MEETING

CLC would like to invite you to CLC's 2019 Annual Meeting. On Saturday, October 12, 2019, the Annual Meeting will be held in Findlay, Ohio at the Marathon Center for the Performing Arts. The meeting time is 9am - 4pm followed by optional Mass at St. Michael's Catholic Church, 750 Bright Road, Findlay, OH 45840 at 4:30 pm. Join us for a day filled with information, food, fun and fellowship. The cost is \$15.00 per person and includes a continental breakfast and a lunch buffet. The lunch buffet will offer grilled chicken breast sandwiches, BBQ pork sandwiches, macaroni and cheese, garden tossed salad, fresh fruit and for dessert cookies and brownies. Lemonade, Iced Tea, water and coffee will also be provided.

The Annual Meeting is an informational session on who we are, how we run and what we do! The location will change each year in an attempt to explore the many communities of our councils and reach as many members as we can. You will have time to explore display tables set up by the councils and the Home Office. Meet new people while participating in "travel bingo" while traveling to the different tables to look for the squares and collect your dots!

Each year CLC selects one local charity to receive our Make a Difference Day donation. This year the charity that has been chosen is the Children's Mentoring Connection of Hancock County. The program provides supervision and guidance for children, their parents/guardians and their mentors. The organization is asking for monetary donations as well as gift cards, gas cards and school supplies. Any and all support will be greatly appreciated. Donations will be collected at the door during registration if you or your council would like to contribute. You will also have the opportunity to sign up to volunteer your time for the Children's Mentoring Connection of Hancock County. For more information please visit their website at [www.cmchancock.org](http://www.cmchancock.org).



# CLC Annual Meeting Registration Form

Please print clearly

The name you use here will be the name used on your name tag and registration list for the event.

**REGISTRATION DEADLINE SEPTEMBER 12, 2019**

2019 CLC Annual Meeting  
October 12, 2019, 9am - 4pm  
Marathon Center for the  
Performing Arts  
200 W. Main Cross St.  
Findlay, OH 45840



Send completed form and  
payment to:  
CLC Home Office  
700 Taylor Rd, Suite 280  
Gahanna, OH 43230

## 1. Your Information

Date: \_\_\_\_\_ Council # \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Postal Zip Code: \_\_\_\_\_

## 2. Registration Fee

Fee includes reception, continental breakfast, lunch and meeting materials.  
Payment must accompany registration form.

\_\_\_\_\_ x \$15 = \$ \_\_\_\_\_

**All Agents &  
Members Welcome!**

## 3. Additional Details

Please provide any dietary restrictions or special requirements:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Signature \_\_\_\_\_

**\*No refunds will be issued for any reason after payment has been submitted.**

## Facts from Fairy

Welcome to the August edition of the Index. With the Annual Meeting on October 12, 2019, we wanted our members to be informed of when and how to reserve their seat. With the addition of the August Index, there will no longer be a February Index.

CLC is transitioning from a Quadrennial Convention to an Annual Meeting in an effort to provide up to date information to our members on a more regular basis. In doing so, our members will be able to stay informed about our business, activities and affairs. The meeting will move to different locations each year throughout the States we serve to give more members the opportunity to attend. The 2020 location will be announced at the end of the annual meeting. The meeting is to inform members of our business. There will be no voting to elect Board members at the meetings, from this time on, all voting will be done by mail or electronically by the full membership. Members will meet with the CLC Board, committee members, office staff, agents and advisors. There will be time for questions and getting acquainted and renewing friendships with members. I am hoping that councils will display what they have accomplished in their communities. We should be proud of all we do to support our families, churches, schools and communities. If you need more information on preparing a display please let me know. The display guidelines were included in the Council President's letter. I and the CLC Board of Directors hope to see you in Findlay on October 12. It will be an informative and enjoyable day.

Please remember to support our Make A Difference Day Charity, the Children's Mentoring Connection of Hancock County. It is so important for our children to have caring adults in their lives. What a good program to support and make a difference in a child's life. I also look forward to seeing our members at Cedar Point on August 3.

## Fraternal Benefits at CLC!

- NO fees on annuity products
- Annual Scholarship Awards  
Annual awards to qualifying full-time students pursuing education after high school
- Newborn Infant Benefit  
Guaranteed insurability for qualified members' children
- Orphan Benefit Provision  
Provides monthly income to CLC insured children ages 0-18

## Spiritual Benefits

- Membership in a missionary society
- Masses and prayers for the living and deceased members
- Annual Autumn Assembly

## Community Services

- Join Hands Day and Make a Difference Day projects
- Matching Funds and Charitable Donation Programs

## The CLC Family

The future of your family matters. The Catholic Ladies of Columbia is committed to serving and caring for each other and our neighbors. CLC members annually report over 150,000 volunteer hours.

CLC is a not-for-profit fraternal benefit society doing business since 1897. Our agents are men and women of character, dedicated to helping people with their life insurance and retirement needs with the highest degree of integrity.

CLC has no stockholders and anyone can be a member simply by owning one of our products. The money we make goes back to the community in the form of charitable contributions.

CLC has thousands of members, serving Ohio, Michigan, Indiana and Kentucky.

### Catholic Ladies of Columbia

#### Rates

Effective July 22, 2018

**9 Year Fixed Deferred Annuity/IRA**  
(product not available in Indiana)  
**3.35% APR; guaranteed 1st year\***

Nine year decreasing surrender charge  
9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%

**7 Year Fixed Deferred Annuity/IRA**

**3.25% APR; guaranteed 1st year\***

Seven year decreasing surrender charge  
7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%

**5 Year Fixed Deferred Annuity/IRA**

**3% APR; guaranteed 1st year\***

Five year decreasing surrender charge  
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
- CLC allows for 10% annual penalty-free withdrawal by contract + 5% Fraternal Benefit after the 1st year for a total of 15% per contract year (many companies only offer between 5-10%)
- Tax deferred accumulation
- No hidden charges - 100% of your money goes to work
- No annuitization required
- Nursing home confinement waiver of surrender charges
- Catastrophic medical expense waiver, member or spouse
- Terminal illness waiver
- IRS penalties may apply for withdrawal before age 59 1/2
- Issue ages 0-90 years

\*Interest rate guaranteed for the 1st year; 2% guaranteed after first year

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CLC Life Insurance / Catholic Ladies of Columbia



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to [society@theclc.org](mailto:society@theclc.org)~theclc.org

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### REPORT YOUR HOURS!!

How do you report your volunteer hours and donations? We have several options to make it easier on everyone. You may call the Home Office or let your council know. We also have an option to report them online via our website at [www.theclc.org](http://www.theclc.org). If none of that appeals to you, drop us a note in the mail to the Home Office. Every minute counts! Every penny counts! If you are not sure what qualifies as volunteer hours, ask! Keep making a difference and keep reporting it.



### Feature You!

Do you or your council have a story to share? Did you have an event you would like everyone to see? Pictures to enjoy? Shine the spotlight on all of it! Submit your information on our website, or mail to the Home Office or email it to [society@theclc.org](mailto:society@theclc.org)!



- AUG 03** CLC Member Appreciation Day @ Cedar Point
- AUG 05-08** CLC Bus Trip
- AUG 10** CLC Council #95 Ice Cream Social
- AUG 17** CLC Council #165 Ice Cream Social
- SEPT 02** Home Office Closed Labor Day
- OCT 12** CLC Annual Meeting

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.