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Fraternal Benefit Society Since 1897

2019 AFA Meeting in DC



CLC COO Loni Perkins and CLC President Fairy Wagner attended the American Fraternal Alliance Annual Business meeting in Washington D.C. Fraternal Executives from around the U.S. and Canada join to network and receive information on cybersecurity, regulations and compliance that effects the Fraternal organizations. While in D.C. the AFA members visit Congressional members to tell the Fraternal story. Loni and Fairy visited with the staffs of Ohio Rep. Joyce Beatty, Rep. Anthony Gonzalez and Rep. Robert Latta.

Fraternal fill an enormous need in our society and it is important that we remain tax exempt. As we share stories of how fraternal members contribute to communities and individuals we also shared the impact that we have in Ohio with the Representatives. In Ohio there are 383,293 Fraternal members who provide 4,908,923 volunteer hours at an estimated value of \$124,833,912. This is why it is so important you report your volunteer hours to the home office. You can easily enter them at theclc.org.

Helping Wyandot County Council on Aging

The Catholic Ladies of Columbia/CLC Life Insurance present charitable donation to Wyandot County Council on Aging. The funds will be used to purchase new equipment, including new lighting fixtures, paint, magnifiers, book shelves, and storage equipment.



Pictured Front Row: Lydia Rall: CLC Board of Directors & Sherri Wagner, WCCOA Director. Back Row: Trey Miller, Fairy Wagner: CLC President, Amy Gardner & Tim

I Scream, You Scream, We All Scream For Ice Cream!



Council 95 Columbus gathered for an Ice Cream Social last month at Scioto Grove Metro Park. Members and guests enjoyed ice cream floats, and got to catch up and enjoy the new park shelter house.



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Facts From Fairy

Welcome to October! The weather has been amazing. I am waiting for the cooler fall temperatures and watching the leaves changing colors. Fall is my favorite time of the year.

I have just returned from the American Fraternal Alliance Executive Summit and Annual Meeting in Washington D.C. The AFA meeting is a chance to compare notes with other fraternal insurance executives and to learn how we must improve. One of the speakers spoke on the importance of always being "forward facing." We cannot continue to do what we have always done. We have to be open to change, new ideas and new ways of doing business. CLC is definitely moving ahead and in transition as we move from the convention style of governing to the Annual Meeting. We have received all of the reservations and are looking forward to October 12. It will be a day of information and learning about CLC. The Board members and Office Staff will share what we have accomplished in the past year. CLC advisors and auditors will also be present to share information. This is a challenging time for all fraternalists but CLC is definitely moving ahead. The Board and Office Staff look forward to seeing and visiting with our members.

The Audit committee met in September and reported to the Board that there were no issues with the internal audit. I want to thank Linda Petersen, chair, Rosemary Smalley, Yvette Higgins, and Mary Burkhart for volunteering for this important job. Rachel Nielsen is also a member of the committee but she was excused this year to welcome a new addition to her family. Rachel we wish you and your family the best.

The Board meeting was also held in September. With the economic and government fluctuations, and with our advisor's recommendation, the Board voted to lower CLC interest rates effective October 15, 2019. CLC annuities, IRA's and Roth IRA's as of October 15 will earn the interest rate of 9 year-3%, 7 year-2.85% and 5 year 2.65% keeping the Loyalty Program with the first year rates 7 year-3.6% and 5 year-3.4%. The Board and Parkway Investment Advisors continue to monitor our investments and do what is best for our members. CLC and the Children's Mentoring Connection of Hancock County is joining to take part in Make a Difference Day. I have been in contact with the mentoring program and I am impressed with the support that is given to the children and mentors in the program.

We are accepting monetary donations, school supplies and gas or gift cards for their support. If you would like more information about the organization check out their website at cmchancock.org. Please bring your donations to the Oct. 12 Annual Meeting or you may send them to the Home Office by Oct. 4. Thank you for supporting this extremely needed and worthy cause.

This month, in the Index, we are including the active council list. If you would like to become more involved with other CLC members and their activities please contact the Home Office, a Board Member, CLC agent or any CLC member for more information. All councils are open to members attending their meetings and activities. Please let the Home Office know if you need more information.

Remember to enter your activities and volunteer hours on our website theclc.org or email them to society@theclc.org.

Don't forget, Christmas is right around the corner! CLC Life Insurance policies make a wonderful gift to help secure your family's future.

Happy fall!



2019 Active Councils

Leipscic Co. 6	Kalida Co. 134
Ottawa Co. 7	Portsmouth Co. 162
Cloverdale Co. 10	Athens Co. 165
Defiance Co. 32	Columbus Grove Co. 166
Delphos Co. 40	Glandorf Co. 179
London Co. 57	St. Michael's Co. 199
New Bavaria Co. 75	Springfield Co. 207
Landeck Co. 84	Blakeslee Co. 208
Upper Sandusky Co. 86	New Cleveland Co. 215
Fort Jennings Co. 88	Russell's Point Co. 217
Columbus Co. 95	Lima Co. 222
Bucyrus Co. 115	Ohio Co. 900
Willard Co. 116	Michigan Co. 901
Van Wert Co. 121	Indiana Co. 902

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New Rates Effective October 15, 2019

**Catholic Ladies of Columbia
Rates**

Effective OCTOBER 15, 2019



9 Year Fixed Deferred Annuity/IRA
(product not available in Indiana)
3.00% 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

2.85% APR; guaranteed 1st year*

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

5 Year Fixed Deferred Annuity/IRA

2.65% 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
- 15% penalty free withdrawal annually after the first year
- 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

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



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Fall Follies Fun!

Fun, food, laughter, fellowship and so much more. That is what happen when councils came together in Ft. Jennings. The event is a chance for different councils to celebrate and share in their ideas, experiences and fellowship.



Washington, DC NAFIC Conference

September 22nd – 25th, 2019 CLC’s Vice President of Sales and Marketing, Gail Kroll, joined her fellow National Association of Fraternal Insurance Counselors (NAFIC) board members for a conference in Washington DC. NAFIC’s mission is to help fraternal insurance agents promote & serve through education, professionalism & fraternalism. Board meetings were held each day discussing financials, policies and procedures, society sponsored service projects, strategies to help agents with selling life insurance and membership growth. NAFIC board members had the privilege to attend meetings on Capitol Hill. Members were placed in groups of four to attend meetings with Congressional Members to discuss Fraternalism and what they do for their communities as well as ask for their support on H. Con. Res 27, a resolution supporting fraternalism, their charitable work, and protecting their tax exempt status.

NAFIC board members also had the honor of placing a wreath on the Tomb of the Unknown Soldier. In May of 2019, CLC made a donation to the Dixon Center for Military and Veterans Services at the NAFIC Annual Convention. Colonel Southerland, Chairman of the Dixon Center for Military and Veterans Services, took NAFIC board Members on a walking tour through Arlington Cemetery ending their tour at the Tomb of the Unknown Soldier. There they witnessed the changing of the guards and then placed a wreath on the Tomb of the Unknown Soldier.



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you promise to protect.**



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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. 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.



- OCT 12 CLC Annual Meeting
- OCT 31 Halloween
- NOV 08 Purse BINGO - Upper Sandusky @ 6pm
- NOV 28 Thanksgiving
- 29 OFFICE CLOSED
- DEC 25 Christmas
- OFFICE CLOSED

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.