



Catholic Ladies of Columbia

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Volume 113 • Issue 8

September 2011

Synopsis of July Board Meeting

The Board met at the Home Office in Gahanna on July 25 and 26, 2011. All Board members plus Loni Perkins, VP of Operations were in attendance. Mr. Ed Mertz of Hosack, Specht, Muetzel and Wood LLP attended Monday's meeting to present the 2010 Audit Report. It was reported that CLC received a clean audit and all reports were filed in a timely manner with the State of Ohio and the NAIC. He again complimented the Office staff on the ease of working with them.

President Sharon and Loni reported on a meeting they had with the Ohio Department of Insurance (ODI) and representatives from other Ohio domiciled Fraternal. The ODI wants to revise the Ohio Revised Code regarding Fraternal. Some of the proposed changes include: Fraternal must have a RBC of over 300, a \$2.5 million surplus and a 30 day notice must be given to the State before an assessment is placed on policies. The ODI also wants to charge for any unreasonable delay in regulatory examination process and are requiring any individual selling an-

nualities to be a licensed agent. The reason for the changes is that they want the standards for Fraternal to be the same as commercial companies.

Don Weiland of Wells Fargo also joined the meeting. He reported on how difficult it is becoming to find good quality investments. Our average coupon rate with Wells Fargo is at 6.3% with our investment balance nearing the \$50 million mark.

It was agreed by the Board to reinstate the 2 year annuity/IRA policy using the new Flexible Premium Deferred Annuity contract. It will have a guaranteed interest rate of 1% with the current interest rate being 2% with a \$10,000 minimum deposit and a \$50,000 maximum deposit. The Board also agreed not to change the current interest rates.

Field Manager Cathy Burks reported to the Board her recent agent visits and agent training sessions. She also went over the incentives she plans to use with the agents. Cathy is currently working on a needs analysis worksheet for the agents and an easy underwriting single premium whole life policy.

Fraternal Reports included: a total of \$1,850 has been issued for Matching Funds; 15 Councils have requested Charitable Contributions for a total of \$3,500—there is still \$1,500 available; Join Hands Day netted \$2,967 for area food pantries; there were 56 applicants for the 15 annual scholarships; \$3,181 was donated to Ohio Right to Life; 52 youngsters sent in their coloring contest pictures; Make a Difference Day will focus on the military and the Fall Retreat will be on October 18 in Bucyrus.

The location and monitors were selected for the 2013 Convention. It will be held at Deer Creek State Park Lodge in Mt Sterling, Ohio and Barb Grasz and Rosemary Smalley of Council 88 Upper Sandusky will serve as Monitors. The dates are August 4-6, 2013.

The calendar for the rest of 2011 was confirmed and the next regularly scheduled meeting will be in Upper Sandusky on Saturday, October 22, 2011.

Remembering Mary Trenor Past Supreme Secretary

On July 27, 2011, the Society's Past Supreme Secretary, Mary Elizabeth Trenor, died at age 97. I remember Mary as being a genteel lady who was always so proud of her association with the Catholic Ladies of Columbia, she served on the Board of Directors, was a member of the disbanded Columbus Drill Team as a knight preserving the costume and displaying it at several conventions, and a staunch member of Columbus CLC Co. #53. As her own council dwindled in numbers, she enjoyed celebrating social gatherings with her "neighboring" council, Columbus Co. #95.

The homilist at her funeral Mass spoke of her "having 97 good years full of good works for her family and God." Mary was very involved in parish activities and community charitable groups. Msgr. Missimi mentioned in particular how Mary initiated a sewing group at Immaculate Conception Parish to make clothes for newborns and how she must have made at least 200 Baptismal stoles for their parish children.

It was a privilege to have known Mary and to have called her my CLC sister and friend.

Past President Karen Buckley



Dates to Remember September

- 5 Labor Day
- 11 Patriot Day
- 11 Grandparents' Day
- 23 First Day of Fall
- 29 - Oct 1 AFA Convention

September is Life Insurance Awareness Month October

- 18 Retreat in Bucyrus
 - 22 Board Meeting
 - 22 Make a Difference Day
- Perpetual Rosary*
August & September
New Bavaria Co #75
October & November
Delphos Co #40

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700 Taylor Road, Suite 280

Gahanna, OH 43230-3321

Phone: 614-944-4743 or

800-845-0494

Fax: 614-944-4748

www.TheCLC.org

society@TheCLC.org

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September 2011

Sharon Says....

All signs are indicating that the fall season is upon us! Schools have started, cool nights and the Labor Day holiday are here. It is time for fresh beginnings! New clothes, new school supplies and new surroundings for many. CLC also has something new to offer. CLC will again be offering a 2 year annuity/IRA policy. This plan will have a guaranteed interest rate of 1%. The current rate is 2% with a \$10,000 minimum deposit and a maximum deposit of \$50,000. With the current economic situation we feel this will be an excellent addition to our current portfolio. Contact your agent or the Home Office for more details.

The summer has been fun filled with family reunions, vacations and spending time with the grandchildren. As fall approaches it is time to think of spending time with our CLC family. The perfect opportunity to do that will be on Tuesday, October 18 in Bucyrus. CLC will host a retreat that evening beginning at 6:30 pm at Holy Trinity Catholic Church. It will begin with a Mass with a light luncheon to follow. Cost is \$5 and you can make your reservations by calling the Home Office. Hope our family can fill the church!

Councils should begin thinking of what they will do for Make a Difference Day. This year we are putting our focus on members of the military. There are so many ways to help those who work to keep us safe and free. So get busy and work together to come up with how your council will make their life better. Remember Make a Difference Day is Saturday, October 22.

In this fast paced society that we are currently living sometimes it is just good to sit back and let life fly on by. This summer I had the chance to spend some much needed slower time with the grandchildren. It is just amazing to see how they think and motivate. Their little minds are always thinking ahead, building and planning for the future. We as adults need to stop and slow down and heed their instincts. If you need to plan for the future, CLC is the perfect place to begin your planning. We have very affordable life insurance plans and saving instruments to help you plan for your retirement years. Our rates are very competitive and we have many fraternal benefits to offer that you will never find at the commercial insurers.

Have a safe and happy Labor Day! Happy Grandparent's Day to all our Grandmas and Grandpas!

*Submit your recipe to
marlenaballinger@gmail.
com and have it featured
in the INDEX*

Fraternally Remembered

Co. #	Name	City	Date of Death
006	Etheldreda Niese	Leipico	05/26/11
022	Rose Mary Oksanen-Logsdon	Weslaco	04/25/11
024	Ruth Horning	Crestline	05/23/11
032	Lodema Kunz	Defiance	06/13/11
032	Theresa Speiser	Defiance	03/22/11
056	Ann Laengle	Springfield	06/25/11
056	Irene O'Brien	Springfield	04/21/11
063	Arline Ulrich	Bellbrook	05/22/11
084	Viola Mueller	Delphos	05/19/11
086	Jean Garner	Upper Sandusky	04/26/11
103	Mary Strukamp	Dayton	05/27/11
112	Darlene Robel	Aurora	09/16/10
134	Marcella Karhoff	Ottawa	05/01/11
147	Mary Cochran	Akron	03/10/11
192	Helen Dillon	Macedonia	03/06/11
207	Audrey Nevius	Dayton	01/12/10
218	Clara Rupp	Wauseon	04/24/11
219	Bernetta Noe	Swanton	06/22/11
219	Juanita Segrist	Wauseon	06/12/11
900	Ruth Schuller	Ottawa	05/31/11
901	Bobby Phenicie	Blissfield	05/07/11

Fall Retreat

Tuesday, October 18, 2011
6:30 PM Mass followed
by a light lunch

Holy Trinity
Catholic Church
760 Tiffin Ave
Bucyrus OH 44820

Cost \$5.00

Make Reservations
by calling the Home Office
800-845-0494

Springfield Donates to Food Pantry

#207 • Springfield

June Meeting

President Mary Ann Jung welcomed twenty-two members and one guest to the June meeting of Council 207 at the Golden Corral Restaurant.

After lunch, President Jung called the business meeting to order and introduced our speaker, Janice Drake, from St. Vincent de Paul. Jan spoke about their activities of helping people with temporary housing, rent, food, etc. The current donation needs are: cleaning supplies, paper goods, non-perishable food items, working appliances, clothing, furniture, and money donations.

Ivy Mammolite took up the password and a collection which was \$23.00. The collection will be added to next month's amount and a check will be sent to the St. Vincent de Paul's Food Pantry.

June birthdays were announced for Ruth Lee, June Shobe, Alicia Poole, Mary Lou McDonald, Mary Bednorz, Melinda Krupp, Jeanne Bookwalter, Marian Pollock, and Dorothy Hanes.

Sunshine Chairman Sally Walsh reported that a card was sent to the family of Irene O'Brien. Other cards were sent to Peggy Gruber, Ramona Faria and Clara Collins.

The July breakfast will be a Hawaiian luau and Don Simones will entertain with Hawaiian music. Carole Ryan gave an update – the Mass will be at St. Bernard's at 8:30 a.m. on Tuesday, July 5. The breakfast will follow at Oakwood Village.

July Meeting

Twenty-six members of Council 207 attended the annual July Mass at St. Bernard Parish and the following breakfast at Oakwood Village. Members were greeted by beautifully set tables decorated with colorful flower leis, centerpieces of Birds of Paradise flowers, and piano music played by Mr. Don Simones.

Opening prayer was led by Sonja Missig, after which members enjoyed a delicious buffet of scrambled eggs, sausage, bacon, home fries, pastries, coffee and juice. After brunch, everyone enjoyed Hawaiian music played by Mr. Simones on his ukulele.

President Mary Ann Jung called the business meeting to order. Ivy Mammolite took up the password and a collection which was \$43.00. A check will be sent to the St. Vincent de Paul's Food Pantry.

July birthdays were announced for Mildred Kramer, Pat Zeller, Mary Ann Burr, Pat Connolly, Dottie Dombrosky, Julia Polhill, Marian Krugger, Martha Wobbe, Carmelita Stephenson, Veronica Vanbourgendien, Janet Brugger, Sandi Sullivan and Lynn Greentree.

Sunshine Chairman Sally Walsh reported that cards were sent to Patti Lizza, Margie Horstmann, Sandy Gorsuch, Clara Collins and to the family of Ann Laengle.

A thank-you letter was read from Janice Drake, from St. Vincent DePaul who was our guest at the June meeting.

Numbers were drawn for door prizes. The beautiful Birds of Paradise centerpieces went home with Linda Asebrook, Ivy Mammolite, Jane Spragg, Ann Horn, Diana Marous and Agnes Brugger.

New Members

June, 2011

Co. 20 – Decatur

Patrica L Mroz, Anderson

Co. 88 – Ft. Jennings

Robert J Wiechart, Ft Jennings

Addyson Rae White, Bluffton

Co. 115 – Bucyrus

Doris M Bucher, Wooster

Co. 134 – Kalida

Lilyth Ann Kahle, Scott

Violet Elizabeth Kahle, Scott

James Klinger, Columbus Grove

Douglas Beining, Ft Jennings

Erin Nicole Lugibill, Col. Grove

Paige Kathleen Lugibill, Col. Grove

Angela Louise Lugibill, Col. Grove

Co. 165 – Athens

Jeanne Vernell, Athens

Leonard D Hanning, III, Athens

Co. 179 – Glandorf

Ella Ruthann Schroeder, Ottawa

Co. 222 – Lima

Hilda Cummings, Lima

Co. 901 – Michigan

Emma Phenicie, Blissfield

July, 2011

Co. 7 – Ottawa

Quinn D Thompson, Ottawa

Tyson David Duling, Ottawa

Caleb Daniel Duling, Ottawa

Hudson Alphons Scheckelhoff, Ottawa

Ryder Charles Scheckelhoff, Ottawa

Chayse Henry Scheckelhoff, Ottawa

Corrie Michelle Schroeder, Leipsic

Neal Vincent Schroeder, Leipsic

Olivia Claire Fenbert, Ottawa

Jacob Alexander Fenbert, Ottawa

Briane Elizabeth Fenbert, Ottawa

Nicholas Paul Fenbert, Ottawa

Byron Wurth, Ottawa

Co. 88 – Ft Jennings

Leah Rae Kahle, Ft Jennings

Abigail Rae Kahle, Ft Jennings

Co. 166 – Columbus Grove

Diana Hershey, Columbus Grove

Carolyn Busch, Columbus Grove

Co. 179 – Glandorf

Jonathon Jerome Klear, Ottawa

Co. 203 – Ft Loramie

Brooke C Smith, Maria Stein

Co. 222 – Lima

Julius F Wurst, Lima

Rachel Wentling, Fairfield

Coloring Contest Winners

Level 1 ages 4-6

#1-Daniel Foelich-Co #32

#2-Allyson Brostrom-Co#179

#3-Regan Hanneman-Co#166

Level 2 ages 7-9

#1-Erica Annesser-Co#179

#2-Gavin Gilbert-Co#88

#3-Paris Couch-Co#86

Level 3 ages 10-13

#1-Samuel Stahl-Co#205

#2-Stephanie Houston-Co#75

#3-Katie Grandinetti-Co#112

Council 165 Makes Donation to Retreat House

Council 165 • Athens

Council 165 met at Christ the King Church on August 8, at 6:40 p.m. There were 10 members answering the roll call with five guests present. President Trudy Montle opened the meeting with prayers and the pledge to the flag. There was no secretary's report. The Treasurer reported there is \$1583.33 in the club account.

The volunteer hours were recorded. Cards signed by the members were sent to those that are ill. A donation of \$50 was made to the Retreat House, the site of our July meeting. Members gave a report of their visit and the meal they enjoyed with the Sisters.

In September, CLC will send a box to a serviceman overseas. A list of items was given to each member and we are to bring the items to the September meeting. Jody Abdella demonstrated the type box needed to ship these items. The boxes can be obtained at the local post office, free of charge.

Carla Rosler and Pat Moorehead were hostesses for this month.

In the month of September, Marguerite and Rose Kostival will be the hostesses.

A delicious dessert was served following a southern theme and bingo was enjoyed by all those attending.

Closing prayers were recited and President Montle closed the meeting.

CLC is looking for three special people to serve on a newly formed Advisory Committee. This committee will attend the Monday Board meetings of the January and July Board meetings. They will be a non-voting member of the Board of Directors and serve in an advisory capacity only. It will be an appointed position and they must be a CLC member and have a college degree. If you or someone you know would fit these qualifications and be willing to serve please have them contact the Home Office or Sharon Calvelage.

Have this INDEX emailed to you!

Email society@theclc.org from your preferred email address with "INDEX email address" along with your name in the subject line and we'll add you to the list



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Maximum Deposit \$100,000

5 Year Single Premium Annuity/IRA

3.5% * APY

Minimum Deposit \$300;

Maximum Deposit \$100,000

Flexible Premium Annuity/IRA

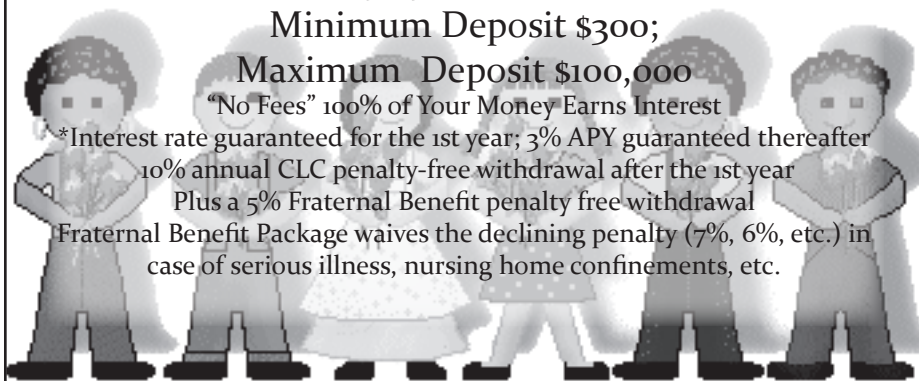
3.25% * APY

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Maximum Deposit \$100,000

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*Interest rate guaranteed for the 1st year; 3% APY guaranteed thereafter
10% annual CLC penalty-free withdrawal after the 1st year
Plus a 5% Fraternal Benefit penalty free withdrawal
Fraternal Benefit Package waives the declining penalty (7%, 6%, etc.) in case of serious illness, nursing home confinements, etc.



Happy Grandparents' Day