

**The Order of
United Commercial Travelers
of America**



**OFFICIAL REPORT
of the Proceedings
of the
134TH ANNUAL
UCT CONVENTION**

**Held via Zoom Video Conference
June 19, 2021**

Table of Contents

Auxiliary Past International Presidents.....	13
Business Session	16
Future Convention Sites	96
Independent Auditor’s Report & Statutory Financial Statements.....	19
Installation of UCT Officers	95
Membership Development Awards	85
Official Report of the Proceedings of the 134th Annual UCT Convention	16
Past International Presidents	9
Past International President Widows.....	12
Past UCT Conventions	96
Report of Fraternal Operations	83
Report of Home Office Operations.....	38
Report of Local Councils’ Community Service Activities.....	39
Report of the Ann Marshall Scholarship Program.....	77
Report of the Board Candidate Qualifying Committee.....	90
Report of the Board of Governors	18
Report of the Canadian Delegation to UCT	67
Report of the Examining Finance Committee.....	78
Report of the Grievance Committee.....	92
Report of the IOB (Insurance Oversight Board).....	81
Report of the Jurisprudence Committee.....	88
Report of the Nominating Committee	91
Report of the Resolutions Committee	88
Report of the State of the Order Committee	93
Report of the UCT President	17
Report of the UCT Secretary-Treasurer	68
UCT Appointed Committees	7
UCT Board of Governors Roster	5
UCT CEO Convention Report.....	82
UCT Standing Committees	6

UCT Board of Governors Roster

UCT President

900 Mary Applegate..... 15 Ruby Lane, Crawfordville, FL 32327

UCT Vice President

337 Dianna Wolfe1009 W. Lawn Ave., Racine, WI 53405

UCT Chairman of the Board

1015 Chris Phelan 112 Park Valley Drive S.E., Calgary, AB T2J 4N5

UCT Secretary-Treasurer

499 Steve Desselles.....9580 W. Darryl Pkwy., Baton Rouge, LA 70815

UCT Director

001 Kenneth Milliser 13490 Pickerington Road N.W., Pickerington, OH 43147

UCT Director

015 Stanna Funk 1045 13th St., Gering, NE 69341

UCT Director

144 David Van Order240 Eastcreek Drive, Galloway, OH 43119

UCT Board of Governors

452 Glenn Suever.....996 Williams Drive, Quincy, MI 49082

UCT Board of Governors

1020 Dave Syrota.....57 Ranchlands Lane N.E., Medicine Hat, AB T1C 2A5

UCT Chaplain

755 Bernie Regenbogen..... 22 Hockey St., Saint John, NB E2J 2M4

Home Office Management Team

2000 Kevin Hecker CEO

2000 Kate Chillinsky Vice President, Membership & Communications

2000 Kevin Roberts Vice President, Insurance Operations

2000 Ray Sherrick Vice President, Information Technology

2000 Andrew Swetnam CFO

BOARD COMMITTEES

Executive: Chris Phelan, Chairperson;
Mary Applegate; Dianna Wolfe; Steve
Desselles

Governance: Dianna Wolfe,
Chairperson; Ken Milliser; Stanna
Funk

Finance: Steve Desselles, Chairperson;
Mary Applegate; Dianna Wolfe;
Andrew Swetnam, Advisor

Board Chaplain: Steve Desselles

Board Parliamentarian: Glenn Suever

Audit: Dave Syrota; Chairperson;
Steve Desselles; Glenn Suever;
Ken Milliser; Stanna Funk; David
Van Order; Jerry Thomas, Financial
Consultant

**Board Candidate Qualifying
Committee (BCQC):** Glenn Suever,
Chairperson; Dave Syrota; Tom
Smith; Bob Kellogg; Al Maddalena;
Kate Chillinsky, Advisor & Recording
Secretary

UCT Standing Committees

Membership Retention

448 Dave Poets, Chairperson..... 1524 McTavish Ave., #2, Brandon, MB R7A 1C6
090 Susan Vogel 2512 Loy Lake Road, Denison, TX 75020-7144
354 Charles Short..... 3003 Terrace Drive, Kokomo, IN 46902
067 Sandra Lobello 51 Tartaglia St., Johnson, RI 02919

State of The Order

067 Angela Goff, Chairperson 207 Webster Ave., Providence, RI 02909
337 Mark Brown 907 22nd Ave., Kenosha, WI 53140
015 Lauralee Funk..... 1045 13th St., Gering, NE 69341
357 Thomas Rice 6416 120th Ave., Storm Lake, IA 50588-9801

Jurisprudence

261 Rick Gruszecki, Chairperson P.O. Box 82, Beloit, OH 44609
130 Henry Enochs 6872 Wildway Road, Gladstone, VA 24553
266 Jean Thomas 11 Dunn Place, Regina, SK S4S 4J4
665 John Evans 107 Nordin Lane, Russellville, AR 72802

Examining Finance

499 Richard Redman, Chairperson 9343 Donna Drive, Baton Rouge, LA 70815
695 Lawrence Shafer 6308 Grant St., Hollywood, FL 33024-5924
003 Brian Ward..... 4000 Delaware Drive, La Grange, KY 40031
014 Michael Brakie 4133 Hare Court, Newburgh, IN 47630

Memorial Committee

661 Alice O’Groske, Chairperson 523-3 Ave. N.W., Byron, MN 55920
095 Marcia Hoos 1241 W. Urban Ave., Springfield, IL 62704-4919
384 Robin Walter 407 W. Main St., Crofton, NE 68730
1020 Rodney Wilson 66 Ranchlands Lane N.E., Medicine Hat, AB T1C 2A5
755 Bernie Regenbogen, UCT Chaplain 22 Hockey St., Saint John, NB E2J 2M4

Delegates-At-Large

900	Ann Glabere	314 Blue Beard Drive, North Fort Myers, FL 33917
226	Jane Mason	200 Twin Lakes S., Clinton, MS 39056
542	Roberta Kellogg	7173 Brills Lake Road, Jackson, MI 49201
104	Barbara Washburn	455 County Road 7, Ashland, NE 68003
079	Mike Morris	2317 Elk St., Beatrice, NE 68310
357	Doris Rice	6416 120th Ave., Storm Lake, IA 50588
174	Dana Wright	1104 Wood Road, Lynchburg, VA 24502
665	Sherry Polsgrove	1304 Skyline Drive, Russellville, AR 72802
335	Thomas "Butch" Liebaert	4221 E. 2nd St., Superior, WI 54880
1022	Ron Swenson	308-400 Palisades Way, Sherwood Park, AB T8H 0H4
755	Wes Cosman, 2019 Volunteer of the Year	2550 Westfield Road, Saint John, NB E2M 6N1

UCT Appointed Committees

UCT Charities

306	David Baxter, Chairperson	16105 Buckboard Circle, Tyler, TX 75703
006	David Burt	174 Shawnee Drive, Lancaster, OH 43130
915	Thomas Hoffman	2105 E. Martha Lane, Pasadena, TX 77502-2938
452	Robert Kellogg	7173 Brills Lake Road, Jackson, MI 49201
499	Randy Young	9797 Kinglet Drive, Baton Rouge, LA 70809-4612
2000	Kevin Hecker, Advisor ..	1801 Watermark Drive, Ste. 100, Columbus, OH 43215

Volunteer of the Year

001	Thomas Smith, Chairperson ..	2834 Laurel Wind Blvd., Lewis Center, OH 43035
934	Dianna Loafman	11621 Virginia Way Court, Aledo, TX 76008
838	Gorden Woodworth	7 Inverness Ave., Halifax, NS B3P 1X4
790	Lorin Stough	105 Windrush Lane, Mechanicsburg, PA 17055
209	Stewart McDonald Sr.	4229 Arden-Nollville Road, Martinsburg, WV 25403
755	J. Wesley Cosman	2550 Westfield Road, Saint John, NB E2M 6N1
2000	Linda Fisher, Advisor ...	1801 Watermark Drive, Ste. 100, Columbus, OH 43215

President's Advisory Committee

900	John (Jack) Engel	48 Four Seasons Drive, Troutville, VA 24175
499	Randy Young	9797 Kinglet Drive, Baton Rouge, LA 70809-4612
623	Glenda Dickey	1350 Centerville Lane #34, Gardnerville, NV 89410

American Fraternal Alliance Representatives

2000	Kate Chillinsky	1801 Watermark Drive, Ste. 100, Columbus, OH 43215
2000	Linda Fisher	1801 Watermark Drive, Ste. 100, Columbus, OH 43215

Ann Marshall Scholarship Program Committee

499	Steve Desselles, Chairperson ...	9580 W. Darryl Pkwy., Baton Rouge, LA 70815
015	Stanna Funk	1045 13th St., Gering, NE 69341
144	David Van Order	240 Eastcreek Drive, Galloway, OH 43119
2000	Kate Chillinsky	1801 Watermark Drive, Ste. 100, Columbus, OH 43215
2000	Linda Fisher, Advisor ...	1801 Watermark Drive, Ste. 100, Columbus, OH 43215
2000	Anita Neal	1801 Watermark Drive, Ste. 100, Columbus, OH 43215
2000	Kevin Hecker, Advisor ..	1801 Watermark Drive, Ste. 100, Columbus, OH 43215

2020 UCT Convention Committee

- 2000 Kate Chillinsky 1801 Watermark Drive, Ste. 100, Columbus, OH 43215
144 David Knapp 1801 Watermark Drive, Ste. 100, Columbus, OH 43215

Grand Counselors' Association

- 067 Charles Cavallaro, President 6 Hebdeen St., Johnston, RI 02919-1419
195 Jeffrey Masse, Vice President439 Proctor Road, Manchester, NH 03109
015 Lauralee Funk, Secretary 1045 13th St., Gering, NE 69341
924 Darlene Gillies, Treasurer
..... c/o Neepawa Tire Ltd., P.O. Box 999, Neepawa, MB R0J 1H0

International Secretary-Treasurers' Association

- 1016 Lillian McDermott, President. 7, 14235 - 82nd St. N.W., Edmonton, AB T5E 2V7
095 Marcia Hoos, Vice President.... 1241 W. Urban Ave., Springfield, IL 62704-4919
448 Myrtle Hudson, Secretary #304-6 Crocus Gardens, Brandon, MB R7A 7R9
003 David Lee, Treasurer806 Westhafer Road, Vandalia 45377-2839

Imperial Guild, A.M.O.B.

- 499 Randy Young, Imperial Rule .9797 Kinglet Drive, Baton Rouge, LA 70809-4612
115 Stephen Freund, Clerk of Records & Rev.
..... 1068 29th St., Des Moines, IA 50311-4017

Past International Presidents' Association

- 499 Randy Young, President 9797 Kinglet Drive, Baton Rouge, LA 70809-4612
195 Jim Walsh, 1st Vice President..... 14 Whitehall Road, Hooksett, NH 03106-1923
003 Keith Ward, 2nd Vice President
.....4000 Delaware Drive, La Grange, KY 40031-9653 623
Glenda Dickey, Secretary 1350 Centerville Lane #34, Gardnerville, NV 89410
043 Theodore Metiva, Treasurer3200 S. Airport Road, Bridgeport, MI 48722

Past International Presidents

* Denotes deceased

Line Officers

* John C. Fenimore	1888-1890	* John M. Bailey	1940-1941
* Levi C. Pease	1890-1892	* Edward S. Morris.....	1941-1942
* William A. Johnson	1892-1894	* William C. Risse	1942-1943
* A. J. Dowd.....	1894-1895	* O. Lloyd Darter	1943-1944
* Riley N. Hull.....	1895-1896	* L. C. Hochtritt	1944-1945
* James A. Kimball.....	1896-1897	* Judson E. Lair	1945-1946
* Robert F. Somerville	1897-1898	* E. Ray Penrose	1946-1947
* Charles W. Rice	1898-1899	* Allard F. Brophey	1947-1948
* William L. Day 1899-1900,	1903-1904	* Edwin A. Robbins	1948-1949
* Clinton E. Hobbs	1900-1901	* Walter L. Walker	1949-1950
* Bargilla E. Zartman	1901-1902	* J. L. Collins	1950-1951
* Edward F. Mallory	1902-1903	* E. Klein Graff	1951-1952
* Samuel S. Morse	1904-1905	* Willard H. Parks	1952-1953
* Clarence J. Miles	1905-1906	* Jesse H. Thomas	1953-1954
* Milton W. Peebles	1906-1907	* George Limpert	1954-1955
* James C. Hunt	1907-1908	* Voris King.....	1955-1956
* Manly J. Hemmens	1908-1909	* Howard Bard	1956-1957
* Walter D. Murphy	1909-1910	* Lawrence B. Hart	1957-1958
* George W. Rodgers	1910-1911	* E. N. Humiston	1958-1959
* Clarence W. Hodson	1912-1913	* William J. Moore	1959-1960
* Claude Duval	1913-1915	* S. James McGregor	1960-1961
* Frank S. Ganiard	1915-1916	* William G. Martin	1961-1962
* George E. Hunt	1916-1917, 1921	* W. L. Woodhouse	1962-1963
* T. J. Phelps	1917-1918	* L. A. Gode	1963-1964
* Fred J. C. Cox	1918-1919	* Howard E. Unrue	1964-1965
* Reuben A. Tate	1919-1920	* Ray J. Reynolds	1965-1966
* William B. Emerson.....	1920-1921	* M. Orville Ruby	1966-1967
* C. V. Holderman	1921-1922	* Paul A. Roberts Sr.	1967-1968
* Frank J. Roeser	1922-1923	* John B. Baumert	1968-1969
* William J. Sullivan	1923-1924	* Lyman F. Coburn	1969-1970
* William D. Mowry	1924-1925	* Kenneth P. Fallon Jr.....	1970-1971
* Fred L. Wright	1925-1926	* Alan L. Gabbard	1971-1972
* Sam T. Breyer	1926-1927	* Ray Royce	1972-1973
* Percy A. Patterson	1927-1928	* Kenneth K. Kelly	1973-1974
* M. J. Martin	1928-1929	* Roy Stroessenreuther	1974-1975
* Charles P. Dogherty	1929-1930	* Clarence J. Thibedeau	1975-1976
* Arch W. McFarland	1930-1931	* Wayne F. Dodge	1976-1977
* George W. Urquhart	1931-1932	* Daniel C. Martin.....	1977-1978
* Ralph H. Davis	1932-1933	* Kenneth S. Zamberlin	1978-1979
* E. B. McMaster	1933-1934	* William M. Schaeffer	1979-1980
* Clarke V. Foland	1934-1935	* LaVern E. Wittler	1980-1981
* James G. Daly.....	1935-1936	* Luther R. Colvin	1981-1982
* J. Hugh Foster	1936-1937	* Billie E. Pahl	1982-1983
* Howard W. Power	1937-1938	* George Mike McComber ...	1983-1984
* John B. Densmore	1938-1939	* Chris C. Antonelli.....	1984-1985
* Harold C. Smith	1939-1940	* Kenneth E. King	1985-1986

* Robert J. Izbicki.....	1986-1987	* Robert K. Marshall.....	2003-2004
* Orlan C. Cooper	1987-1988	Thomas A. Smith.....	2004-2005
* William E. Roberts.....	1988-1989	Kent M. Tucker	2005-2006
Bert O. Miller	1989-1990	* David J. Piper	2006-2007
* Peter Sworin, Sr.	1990-1991	Dianna Loafman.....	2007-2008
* Gerald M. Owens	1991-1992	Keith M. Ward.....	2008-2009
* Walter H. Schneider	1992-1993	James V. Walsh.....	2009-2010
* William D. Puthoff.....	1993-1994	* Stewart A. Wagner	2010-2011
* R. Peter Whitmore.....	1994-1995	Randy C. Young	2011-2012
* H. Gordon Bluhm.....	1995-1996	* Larry R. Pilon.....	2012-2013
* Edward L. Steube.....	1996-1997	Robert J. Kellogg.....	2013-2014
Lorin L. Stough.....	1998-1999	David L. Burt.....	2014-2015
David L. Baxter.....	1999-2000	Thomas D. Hoffman	2015-2016
Alfred J. Maddalena	2000-2001	Gorden P. Woodworth	2016-2017
John A. "Jack" Engel.....	2001-2002	Numan Loafman.....	2017-2018
Craig E. Alcorn	2002-2003		

By Honorary Titles

* Charles Benton Flagg.....	1893	* Herbert J. Percy	1931
Supreme Secretary		Supreme Treasurer	
* John Dickey	1907	* Walter S. Arndt	1932
Supreme Executive Committee		Supreme Executive Committee	
* Francis A. Sells.....	1907	* Frank B. Wolfe	1936
Supreme Executive Committee		Supreme Executive Committee	
* S. H. Strayer	1907	* Harry F. Moulden	1937
Supreme Executive Committee		Chief Agent for Canada	
* Willis E. Carpenter	1912	* A. W. Franklin	1937
Supreme Executive Committee		Supreme Secretary	
* Charles S. Ammel	1916	* Emmett W. Kite.....	1937
Supreme Executive Committee		Supreme Executive Committee	
* Walter C. Whitacre	1916	* Fred S. Stratmann.....	1939
Supreme Executive Committee		Supreme Executive Committee	
* William E. Ford	1920	* F. J. Reichenbach.....	1940
Supreme Executive Committee		Supreme Executive Committee	
* James C. Nesbit	1920	Board of Governors	
Supreme Executive Committee		* Charles C. Lewis	1941
* Daniel P. McCarthy	1921	Supreme Executive Committee	
Supreme Executive Committee		Board of Governors	
* Louis Wirth	1923	* William S. Moore	1942
Supreme Executive Committee		Supreme Executive Committee	
* Charles A. Hebbard	1924	Board of Governors	
Supreme Auditor		* Frank T. Highland	1946
* George F. Brown	1926	Supreme Treasurer	
Supreme Executive Committee		* Ellis C. Caldwell.....	1946
* Warren S. Trace	1930	Board of Governors	
Supreme Executive Committee		* Warren M. Wells.....	1941-1947
* H. L. Judell	1930	Board of Governors	
Special Dispensation		* Kenneth P. Fallon Sr.....	1942-1948
* Charles A. Johnson	1931	Board of Governors	
Supreme Executive Committee			

* A. W. Johnston 1943-1950 Chief Agent for Canada	* Jarrell D. Warren 1976-1982 Board of Governors
* Eugene M. Bonham..... 1946-1952 Board of Governors	* Richard M. Beasley 1976-1982 Supreme Secretary
* William E. Nash..... 1947-1953 Board of Governors	* Joseph E. Spalasso..... 1977-1983 Board of Governors
* Roy D. Martin 1948-1954 Board of Governors	* Fred P. Entler..... 1977-1983 Supreme Treasurer
* Oren M. Leidlein 1952-1955 Board of Governors	* Lawrence C. Sommers..... 1978-1984 Board of Governors
* J. Lendall Williams 1953-1959 Board of Governors	* Leonard L. Linn 1979-1985 Board of Governors
* Warren B. Crow 1954-1960 Board of Governors	* Philip A. Barone 1980-1986 Board of Governors
* C. C. Higginbottom 1956-1962 Board of Governors	* Carl N. Marion 1981-1987 Board of Governors
* C. L. Chase 1958-1964 Board of Governors	* Lester L. Kinnison 1982-1988 Supreme Secretary
* E. C. Tilley 1958-1964 Supreme Treasurer	* Wamon D. Faulk 1982-1988 Board of Governors
* William C. Shortt..... 1959-1965 Chief Agent for Canada	* Robert G. Clayton..... 1983-1989 Supreme Treasurer
* J. Rex Rice 1960-1965 Board of Governors	* Ralph R. Dressler..... 1983-1989 Board of Governors
* Porter R. Graves 1962-1968 Board of Governors	* Andrew G. Papas 1984-1990 Board of Governors
* Harold C. Rasmus 1964-1970 Board of Governors	* Emil J. Boris 1984-1991 Chief Agent for Canada
* Geoffrey W. Pruden..... 1966-1972 Board of Governors	* Louis Amell Jr. 1985-1991 Board of Governors
Robert C. Torvund 1968-1974 Board of Governors	* Jack van der Geest..... 1986-1992 Board of Governors
* Justin L. Carroll 1969-1975 Board of Governors	* Joseph F. Singer..... 1987-1993 Board of Governors
* Horace E. Thompson 1970-1976 Board of Governors	* William A. Vogel..... 1988-1994 Board of Governors
* Charles D. Loveless 1973-1976 Supreme Secretary	Robert M. Proesch 1988-1994 Supreme Secretary
* Marvin E. Hindorff..... 1971-1977 Board of Governors	* Joseph H. Fowler 1989-1995 Board of Governors
* Doral E. Irvin..... 1971-1977 Supreme Treasurer	* Jack R. Weiland Sr. 1989-1995 Supreme Treasurer
* Frank Higginbottom..... 1972-1978 Board of Governors	* Howard W. Pier 1990-1996 Board of Governors
* Abraham J. Godes 1973-1978 Board of Governors	G. Douglas Sparks 1995-1997 Supreme Secretary
J. L. Paul LeBlanc..... 1974-1980 Board of Governors	Chief Agent for Canada.. 1991-1995
* William H. Blews Jr. 1975-1981 Board of Governors	* Gerald Booth 1991-1997 Board of Governors

* Ronald J. Smith..... 1992-1998	Kenneth E. Brown 1998-2004
Board of Governors	Board of Governors
J. Wesley Cosman 1993-1999	Stewart F. McDonald Sr. 2003-2009
Board of Governors	Board of Governors
Nicholas A. Hannigan 1994-2000	Glenda L. Dickey..... 2003-2009
Board of Governors	Supreme Secretary-Treasurer
Martha T. Horn..... 1995-2001	Darlene A. Gillies..... 2004-2010
Supreme Treasurer	Board of Governors
* Kenneth E. Lee..... 1995-2001	Gerald E. Thomas 2009-2015
Board of Governors	UCT Secretary-Treasurer
* Doyle E. Hummell..... 1996-2002	George I. Bohn..... 2009-2015
Board of Governors	Board of Governors
Theodore E. Metiva..... 1997-2003	Jerry G. Giff 2010-2016
Supreme Secretary-Treasurer	Board of Governors
Ronald F. Hedglin..... 1997-2003	
Board of Governors	

Honorary Titles – Posthumously Awarded

Marcus J. Matthews, Elected Supreme Sentinel 1894, died May 1903, while serving as Supreme Junior Counselor.

Louis E. Valoft, Elected Supreme Sentinel 1910, died April 11, 1914, while serving as Supreme Junior Counselor.

George M. Peterson, Elected Supreme Sentinel 1928, died December 4, 1931, while serving as Supreme Conductor.

Cameron B. Aikens, Elected Supreme Sentinel 1965, died October 22, 1966, while serving as Supreme Page.

Ira J. Carter Jr., Elected Supreme Sentinel 1970, died January 27, 1974, while serving as Supreme Junior Counselor.

Past International President Widows

212	Edna Colvin	2332 White Oak Ave., Fort Wayne, IN 46805
339	Priscilla Amell	1007 E. Broadway St., Streator, IL 61364
325	Katie Dressler	316 Versailles Ave., #241, Bismarck, ND 58503
840	Ethel Boris	502-50 Tillsley Drive, Kitchener ON N2E 3V3
661	Lorna Bluhm	1309 5th Ave. N.E., Rochester, MN 55906
002	Edna Puthoff.....	10521 Margate Terrace, Cincinnati, OH 45241
452	Sue Piper	214 W. Divison St. N.E., Rockford, MI 49341
788	Lilla Faulk	201-1 Strawsberry Lane, Dothan, AL 36305
216	Jeanne Izbicki.....	4631 Idyllbrook Village Dr., Erie, PA 16506
838	Donna Marshall	20 Freshwater Trail, Unit 601, Dartmouth, NS B2W 0J3
548	Sudie Clayton	
	3290 Homestead Club Drive, Apt. 5109, Winston-Salem, NC 27103
569	Janis Kinnison	
	Savannah Pines, Apt.127, 3900 Pine Lake Road, Lincoln, NE 68516
160	Connie Whitmore.....	P.O. Box 340, Monmouth, ME 04259
1015	Carol Pilon.....	125 Scanlon Hill N.W., Calgary, AB T3L 1K9
151	Velda McComber	1424 Stoneridge Manor, Ardmore, OK 73401-4609
414	Colleen Schneider	75 Hunt Road, Wallkill, NY 12589
115	Gloria Lee	1115 Court Ave., Chariton, IA 50049

Auxiliary Past International Presidents

* Denotes deceased

Line Officers

* May E. Tisdale..... 1935-1936	Supreme Counselor	* Lois Longstreth..... 1958-1959	Supreme Counselor
* Ethel Brown 1936-1937	Supreme Counselor	* Mae Hestekind 1959-1960	Supreme Counselor
* Estelle Claussen 1937-1938	Supreme Counselor	* Audrey McConihay..... 1960-1961	Supreme Counselor
* Ruth Pouton 1938-1939	Supreme Counselor	* Idabel Vollmer 1961-1962	Supreme Counselor
* Cora Case 1939-1940	Supreme Counselor	* Anne Goodhue 1962-1963	Supreme Counselor
* Carrie Cuttin..... 1940-1941	Supreme Counselor	* Freda Clevenger 1963-1964	Supreme Counselor
* Christine Glaser 1941-1942	Supreme Counselor	* Georgia Boyce 1964-1965	Supreme Counselor
* Betty Brown 1942-1943	Supreme Counselor	* Anna Hall..... 1965-1966	Supreme Counselor
* Rosella Shanks 1943-1944	Supreme Counselor	* Violet Rasmus 1966-1967	Supreme Counselor
* Amy Hohochritt..... 1944-1945	Supreme Counselor	* Isabel Brown 1967-1968	Supreme Counselor
* Ruth Tucker 1945-1946	Supreme Counselor	* Dorcas Tremere 1968-1969	Supreme Counselor
* Myrtle Mellon..... 1946-1947	Supreme Counselor	* Jewell Carroll..... 1969-1970	Supreme Counselor
* Katherine Tracy..... 1947-1948	Supreme Counselor	* Mabel Greene 1970-1971	Supreme Counselor
* Elizabeth Butterfield 1948-1949	Supreme Counselor	* Elizabeth Wilson..... 1971-1972	Supreme Counselor
* Helen Tilley 1949-1950	Supreme Counselor	* Dorothea Schrage 1972-1973	Supreme Counselor
* Minnie McLouth..... 1950-1951	Supreme Counselor	* Roberta Weeks 1973-1974	Supreme Counselor
* Gladys Feeney..... 1951-1952	Supreme Counselor	* Christine Yohe 1974-1975	Supreme Counselor
* Gertrude McCormick 1952-1953	Supreme Counselor	* Muriel Day 1975-1976	Supreme Counselor
* Myrtle Bard..... 1953-1954	Supreme Counselor	* Hulda Baker 1976-1977	Supreme Counselor
* Cora Walker 1954-1955	Supreme Counselor	* Eleanor Olsen 1977-1978	Supreme Counselor
* Grace Mullen 1955-1956	Supreme Counselor	* Anna Miller 1978-1979	Supreme Counselor
* Ruth Pate 1956-1957	Supreme Counselor	* Lourine Savely 1979-1980	Supreme Counselor
* Beatrice Phillips..... 1957-1958	Supreme Counselor	* Ruth Knudson 1980-1981	Supreme Counselor

* Margaret "Ricki" Koel..... 1981-1982 Supreme Counselor	Sandra Stough 1990-1991 Supreme Counselor
* Sarah Cooper 1982-1983 Supreme Counselor	* Hazel Sexauer..... 1991-1992 Supreme Sentinel
* Patricia Palmer..... 1983-1984 Supreme Counselor	Beverly Kennedy..... 1991-1992 Supreme Counselor
* Allene Mills 1984-1985 Supreme Counselor	Daphne Mitchell 1992-1993 Supreme Counselor
Norma Engel 1985-1986 Supreme Counselor	* V. Kathleen Mullis 1993-1994 Supreme Counselor
* Florrene McCray 1986-1987 Supreme Counselor	Carolyn Dobschensky 1994-1995 Supreme Counselor
Helen Pledger 1987-1988 Supreme Counselor	* Jaye Little 1993-1994 Supreme Conductress
Heloise Lueckel..... 1988-1989 Supreme Counselor	Ruth Grove..... 1993-94 Supreme Page
* Elise Marion 1989-1990 Supreme Counselor	Billie Baxter 1993-1994 Supreme Sentinel

By Honorary Titles

* Nancy Hardin1940 Supreme Executive Board	* Nona Belle Faulkner.....1963 Supreme Treasurer
* Lillian Lockwood.....1941 Supreme Secretary	* Verna Pollock1966 Supreme Executive Board
* Florence Dresser.....1941 Supreme Treasurer	* Helen Lieurance1967 Supreme Executive Board
* Laura Newbauer.....1941 Supreme Executive Board	* Alverda Feldman.....1968 Supreme Executive Board
* Letta Sarset.....1942 Supreme Executive Board	* Esther Arnold.....1969 Supreme Secretary
* Kathryn Zimmerman.....1947 Supreme Executive Board	* Gertrude Poole.....1970 Supreme Treasurer
* Carrie Tyler.....1947 Supreme Treasurer	* Grace Zinn1972 Supreme Executive Board
* Grace Mullen1948 Supreme Executive Board	* Ora Taylor.....1973 Supreme Executive Board
* Regina Michaelson1952 Supreme Executive Board	* Hattie Schrodle.....1974 Supreme Executive Board
* Margaret Johnston1953 Supreme Executive Board	* Ruth Eiler1975 Supreme Secretary
* Charlotte Rentfrow1956 Supreme Treasurer	* Alice George1976 Supreme Treasurer
* Bonnie Goff1960 Supreme Executive Board	* Lois Morningstar.....1978 Supreme Executive Board
* Valborg Trogdon.....1961 Supreme Executive Board	* Dorothy Smith1979 Supreme Executive Board
* Ada Wooster1961 Supreme Executive Board	* Margaret Squires.....1980 Supreme Secretary
* Mural Goodness.....1963 Supreme Secretary	* Helen Brown.....1980 Supreme Executive Board

* Fern Page1982	May Helen May1992
Supreme Treasurer	Supreme Executive Board
* Norma Faletta1984	* Marie Henning.....1992
Supreme Executive Board	Supreme Secretary
* Dorothea Hankin1985	Marilyn Heidtke1993
Supreme Executive Board	Supreme Organist
Leona Ziegenbein1986	* Marian Watkins1994
Supreme Secretary	Supreme Treasurer
Alice Beckom1986	Marlys Konrardy.....1994
Supreme Executive Board	Supreme Secretary
* Fannie Smits1988	Yvonne Quam1994
Supreme Treasurer	Supreme Executive Board
Helen Like1990	* Jeannine Presley.....1994
Supreme Executive Board	Supreme Executive Board
* Edna Sealy.....1991	Gay Hill.....1994
Supreme Executive Board	Supreme Executive Board

Official Report of the Proceedings of the 134th Annual UCT Convention

June 19, 2021

The 134th annual UCT convention was held via Zoom and telephone conference due to the COVID-19 pandemic restrictions and was essentially a business session only.

The convention began at 10 a.m. Eastern Time with opening remarks by UCT President Mary Applegate, and comments from moderator Scott Newcombe, which included guidelines for the virtual convention. This was followed by a memorial service conducted by UCT Chaplain Bernie Regenbogen and UCT Directors Stanna Funk and Dave Van Order. The service opened with an invocation followed by a poem.

Eulogies were given for Past International Presidents G. Mike McComber from Ardmore, Oklahoma; Kenneth E. Lee from Des Moines, Iowa; Walter H. Schneider from Newburgh, New York; and Edward L. Stuebe from Racine, Wisconsin. Also eulogized were Auxiliary Past International President Sarah J. Cooper from Tyler, Texas, and Past International Chaplains Lindsay G. Pitcher from Halifax, Nova Scotia; Cole Winston Tidwell Jr. from Ardmore, Oklahoma; and Dewey H. Price from Chillicothe, Ohio. The names of deceased past regional presidents were read.

Prayers and poems were followed by a moment of silence in honor of the men and women in the American and Canadian Armed Forces. A benediction by UCT Chaplain Bernie Regenbogen then closed the program.

Business Session

The business session of the convention was called to order by UCT President Mary Applegate. UCT Chaplain Bernie Regenbogen opened the Bible and offered the invocation. The pledge of allegiance to the United States flag and salute to the Canadian flag, as well as the singing of *O Canada* and *The Star-Spangled Banner* followed.

UCT President Mary Applegate then acknowledged the convention committees: the grievance committee, the nominating committee, and the resolutions committee. She announced that Past International Presidents Gordon Woodworth and Tom Smith would serve as tellers.

UCT Chairman of the Board Chris Phelan made a motion that the convention agenda be accepted. Past International President Randy Young seconded the motion, which passed unanimously.

UCT Chairman of the Board Chris Phelan made a motion that the proceedings of the 133rd annual UCT convention be accepted and placed on file. UCT Secretary-Treasurer Steve Desselles seconded the motion, and it passed unanimously.

Report of the UCT President

The 2020-2021 membership year is behind us and now we look ahead to the new membership year.

This past year was unprecedented, often challenging and many times difficult, but UCT members across the U.S. and Canada found positive and creative ways to continue to engage with each other and support their communities. I am inspired and have never been as proud to be a member of this organization as I have been this year.

Two years ago, I started out talking about our need to embrace change, and I still believe it is necessary today. Despite the obvious obstacles presented to us, we have managed to work together, take some risks, and make great progress in moving UCT forward. We need to continue these efforts for the good of this organization we all love, and I have every confidence we will.

Throughout my time as UCT President I have stressed the importance of being present and making membership recruitment and involvement priorities. Despite our best efforts, we experienced an 11.69 percent decline in our membership this year, bringing our total membership to 32,892. Though we face many challenges with this pandemic, we must make every effort to ask others to be a part of this organization we are all so committed to. That is the only way we can turn things around and see UCT thrive again.

There is good news to share though. During the past year, in spite of COVID-19, members across the U.S. and Canada spent **28,801 hours** and **\$844,794** supporting the community causes you believe in, making your communities better places to live at a time when it matters most. These numbers are proof of the many valuable services you as UCT members provide daily. You should be proud of your accomplishments and unafraid to share them with potential members.

In more good news, an overall total of \$12,000 per year for four years was awarded to three individuals through the UCT Heaston Scholarships. Scholarships are awarded to students with the equivalent of high school senior status. Students must be enrolled and entering a college program in the coming academic year.

Seventy-five qualified applicants received \$35,106 in scholarships through the UCT Scholarship Program, which helps students and teachers pursuing college degrees or certification to instruct people with intellectual disabilities. The May E. Tisdale Scholarship Fund helped 46 college-bound children and grandchildren of UCT members across North America by awarding \$2,500 scholarships from the fund to each of them for a total of \$115,000.

In the wake of the suspension of the May E. Tisdale Scholarship Fund, the UCT Board of Governors approved the creation of the Ann Marshall Scholarship Program, which will award college and/or technical school scholarships to UCT members and the children and grandchildren of members. Applicants must meet specific guidelines, and applications are due May 1 each year. Like the May E. Tisdale Scholarship Fund, the program will be supported through donations and memorial gifts.

In addition, \$36,115 in benefits was distributed to 51 members in need this year through the UCT Fraternal Fund, which consists of the Widows' and Orphans' Fund, the Fraternal Benevolent Benefit, and the Disaster Relief Benefit. And UCT Charities contributed \$5,000 to Brown Bagging for Calgary Kids in Canada and \$5,000 to ARC in the U.S.

My thanks to all of you and to the Board of Governors for your support and understanding throughout my extended time as UCT President. It means the world to me and has made it possible for me to do what I believe is best for our organization. My most grateful thanks also to my husband, Terry, for his love and support and for joining me on this journey.

No doubt there will be changes ahead as we move into a new membership year and through the uncharted territory of this pandemic, but together I know we will persevere. My best wishes to Dianna and Richard Wolfe for a productive year ahead. Stay safe, stay healthy, and thank you for all that you do for UCT.

Mary Applegate
UCT President

Report of the Board of Governors

The UCT Board of Governors had the unique opportunity of serving an additional year in each of our positions, due to the COVID-19 virus and the impact it had on our organization. This extra time allowed each of us to dive deeper into our roles and provide more continuity than we've had in the past. We feel fortunate to have served UCT during this time.

Throughout the 2020-2021 membership year, the Board continued its monthly meetings with senior management at the home office. These regular, virtual meetings made it easier for us to stay connected and informed, while also creating a stronger bond. We miss having in-person meetings and seeing each other and hope that one day it will be possible again. We also had the chance to work more closely with the Insurance Oversight Board.

During a year that felt uncertain and hard to predict what was going to happen next, our focus and drive to keep moving UCT forward remained constant. With our strategic plan and goals still in place, we worked with the home office on the development of new products to grow sales and a rebranding campaign to help tell the UCT story. There were also tough and honest discussions about succession planning for UCT on a staffing level, but also for our local and regional councils. We're taking a long, hard look at where we want UCT to be in five to 10 years and who will be leading that charge at every level of the organization.

The Canadian Task Force I appointed several years ago is making tremendous progress on a national campaign to unite the Canadian local councils. I'm optimistic for what this will lead to for our members up north and how it could be tailored for our U.S. councils as well.

Additionally, we accomplished the unthinkable and held a convention over the phone with more than 100 members in attendance. UCT President Mary Applegate has been working hard with her convention committee and the home office staff to make this year's virtual convention one for the books.

And far too often this year, we were reminded that life is short and never guaranteed. We lost many friends and loved ones who will be missed dearly.

Even in the darkest of days, the spirit of UCT shined bright. It was inspiring to see members step up when life shut down. Whether it was providing food for hungry families and children or hosting a socially distanced get-together to make masks for frontline workers, or just calling to check in on other members throughout the pandemic, you continued to make a difference!

The Board would like to thank Steve Desselles and Glenn Suever for their work and dedication to UCT these past six years.

As Chairman of the Board signing off for the last time, I want to thank all of you for your support. I also want to thank my wife, Corey, for supporting me throughout my time on the Board. I wish the future board members success and will now enjoy spending more time working with my local and regional councils and my fellow Past International Presidents.

Chris Phelan, UCT Chairman of the Board

Mary Applegate, UCT President

Dianna Wolfe, UCT Vice President

Ken Milliser, UCT Director

Stanna Funk, UCT Director

Dave Van Order, UCT Director

Steve Desselles, UCT Secretary-Treasurer

Glenn Suever, UCT Board of Governors

Dave Syrota, UCT Board of Governors

Bernie Regenbogen, UCT Chaplain

Independent Auditor's Report & Statutory Financial Statements

December 31, 2020 and 2019

Board of Governors

The Order of United Commercial Travelers of America

Columbus, Ohio

Report on the Financial Statements

We have audited the accompanying statutory financial statements of The Order of United Commercial Travelers of America (Order), which comprise the statutory statements of admitted assets, liabilities and surplus and other funds as of December 31, 2020 and 2019, and the related statutory statements of operations and changes in surplus and other funds, and cash flows for the years then ended, and the related notes to the statutory financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these statutory financial statements in accordance with the accounting practices prescribed or permitted by the Ohio Department of Insurance. Management is also responsible for the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of statutory financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these statutory financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the statutory financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the statutory financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the statutory financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the statutory financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the statutory financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Basis for Adverse Opinion on U.S. Generally Accepted Accounting Principles

As described in Note 1 to the statutory financial statements, the Order prepared these financial statements using accounting practices prescribed or permitted by the Ohio Department of Insurance, which is a basis of accounting other than accounting principles generally accepted in the United States of America.

The effects on the financial statements of the variances between these statutory accounting practices and accounting principles generally accepted in the United States of America, although not reasonably determinable, are presumed to be material.

Adverse Opinion on U.S. Generally Accepted Accounting Principles

In our opinion, because of the significance of the matter discussed in the Basis for Adverse Opinion on U.S. Generally Accepted Accounting Principles paragraph, the statutory financial statements referred to above do not present fairly, in accordance with accounting principles generally accepted in the United States of America, the financial position of The Order of United Commercial Travelers of America as of December 31, 2020 and 2019, or the results of its operations or its cash flows for the years then ended.

Opinion on Regulatory Basis of Accounting

In our opinion, the statutory financial statements referred to above present fairly, in all material respects, the admitted assets, liabilities and surplus and other funds of The Order of United Commercial Travelers of America as of December 31, 2020 and 2019, and the results of its operations and its cash flows for the years then ended, on the basis of accounting described in Note 1.

BKD, LLP

Cincinnati, Ohio
May 20, 2021

Statutory Statements of Admitted Assets, Liabilities and Surplus and Other Funds Years Ended December 31, 2020 and 2019

	2020	2019
Admitted Assets		
Cash and invested assets		
Bonds	\$ 10,776,358	\$ 11,719,136
Policy loans	662,208	712,710
Cash, cash equivalents, and short-term investments	2,320,106	1,133,947
Total cash and invested assets	13,758,672	13,565,793
Premiums receivable	36,580	28,357
Accrued investment income	75,409	85,396
Electronic data processing equipment	167,122	73,206
Reinsurance recoverable	231,159	252,319
Life insurance premiums and annuity considerations deferred and uncollected	55,078	57,833
Total admitted assets	\$ 14,324,020	\$ 14,062,904

Liabilities and Surplus and Other Funds

Liabilities

Accident and health claim reserves	\$ 929,305	\$ 1,002,246
Life claim reserves	10,562	22,489
Accident and health policy reserves	965,842	915,262
Life and annuity policy reserves	2,883,019	2,638,811
Premiums received in advance	84,583	106,245
Accrued expenses	685,131	520,404
Asset valuation reserve	49,517	44,664
Interest maintenance reserve	56,355	60,488
Reinsurance payable	924,083	849,680
Other liabilities	286,240	329,698
Total liabilities	6,874,637	6,489,987

Surplus and Other Funds

Trust funds	25,000	25,000
Unassigned surplus	7,424,383	7,547,917
Total surplus and other funds	7,449,383	7,572,917
Total liabilities and surplus and other funds	\$ 14,324,020	\$ 14,062,904

See Notes to Statutory Financial Statements

**Statutory Statements of Operations
Years Ended December 31, 2020 and 2019**

	2020	2019
Revenue		
Accident and health premiums	\$ 12,349,583	\$ 12,255,533
Life, annuity and supplementary contracts premiums	166,848	153,171
Commissions and expense allowances on reinsurance ceded	3,125,862	3,542,699
Net investment income	318,816	395,548
Amortization of interest maintenance reserve	4,133	9,285
Supreme dues	591,249	626,894
Other	127,967	266,197
Total revenue	16,684,458	17,249,327
Benefits and Expenses		
Accident and health benefits	7,440,679	8,139,500
Death and annuity benefits	183,086	278,534
Other benefits paid to members	26,404	156,725
Increase in policy reserves	294,787	11,428
General and fraternal expense	6,628,384	7,223,337
Commission expense	2,618,391	2,642,370
Total benefits and expenses	17,191,731	18,451,894
Net Realized Gains on Investments	233,604	97,821
Net Loss	\$ (273,669)	\$ (1,104,746)

See Notes to Statutory Financial Statements

Statutory Statements of Changes in Surplus and Other Funds
Years Ended December 31, 2020 and 2019

	2020	2019
Surplus and Other Funds, Beginning of Year	\$ 7,572,917	\$ 8,254,050
Net loss	(273,669)	(1,104,746)
Changes in net unrealized foreign currency exchange	(575)	74,784
Change in nonadmitted assets	155,563	346,929
Change in asset valuation reserve	(4,853)	1,900
Net decrease	(123,534)	(681,133)
Surplus and Other Funds, End of Year	\$ 7,449,383	\$ 7,572,917

See Notes to Statutory Financial Statements

Statutory Statements of Cash Flows
Years Ended December 31, 2020 and 2019

	2020	2019
Operating Activities		
Premiums collected net of reinsurance	\$ 12,488,238	\$ 12,409,696
Net investment income received	352,032	428,613
Miscellaneous income received	3,845,078	4,435,790
Benefit and loss related payments	(7,713,876)	(8,384,125)
Commissions, expenses paid and aggregate write-ins for deductions	(9,242,356)	(10,398,851)
Net cash used in operating activities	(270,884)	(1,508,877)
Investing Activities		
Proceeds from investments sold or matured	2,838,254	3,008,355
Cost of investments acquired	(1,766,749)	(1,277,035)
Net decrease in policy loans and premium notes	50,502	33,916
Net cash provided by investing activities	1,122,007	1,765,236
Financing and Other Activities		
Other cash applied	335,036	167,551
Net cash applied to financing and other activities	335,036	167,551
Increase in Cash, Cash Equivalents and Short-Term Investments	1,186,159	423,910
Cash, Cash Equivalents and Short-term Investments, Beginning of Year	1,133,947	710,037
Cash, Cash Equivalents and Short-term Investments, End of Year	\$ 2,320,106	\$ 1,133,947

See Notes to Statutory Financial Statements

**Notes to Statutory Financial Statements
December 31, 2020 and 2019**

Note 1: Nature of Operations and Summary of Significant Accounting Policies

Nature of Operations

The Order of United Commercial Travelers of America (Order) conducts fraternal activities and provides fraternal benefits, accident, health and life insurance and annuity products to its members throughout the United States and Canada (through the Canadian branch).

The Order is chartered and licensed in the State of Ohio and is licensed in the majority of states and all provinces of Canada. As such, the Order is subject to the regulations of the Ohio Department of Insurance (Department) and the regulations of each state and provinces in which it operates. The Order undergoes periodic financial examination by the Department and insurance regulatory agencies of the states and provinces that choose to participate.

In 2019, the Order established UCT Insurance Oversight Board LLC (IOB), a single-member limited liability company wholly owned by the Order. IOB is a service provider comprised of no more than three individuals to perform advisory functions to the Board of Governors and senior management. In 2020 and 2019, there were two individuals on the IOB.

In 2018, the Order made the decision to exit the insurance business in Canada. The Order communicated its plans with the Office of the Superintendent of Financial Institutions and engaged an independent actuary to determine payouts to policyholders for policies in force as of July 1, 2018. Payout amounts were based on the type of policy, length of policy in force, and various other factors. The discontinuation of operations began in 2018 and is expected to conclude during the year ended December 31, 2021. The impact of the discontinued operations in Canada were reported along with the financial results from continuing operations as of and for the years ended December 31, 2020 and 2019.

As a result of the discontinued operations in Canada, the Order reported a loss of \$57,196 and a gain of \$230 for the years ended December 31, 2020 and 2019, respectively. The cumulative loss on the discontinued operations since 2018 is approximately \$700,000. The following table reports the effect of the discontinued operations on the Order's assets, liabilities, surplus and operations as of and for the years ended December 31, 2020 and 2019:

	Amount Attributable to Discontinued Operations	
	2020	2019
Assets		
Bonds	\$ (1,027,976)	\$ (522,547)
Cash	1,084,264	200,330
Total effect on admitted assets	56,288	(322,217)
Liabilities		
Life and annuity policy reserves	(42)	(68,490)
Accident and health policy reserves	(390)	(7,459)
Life claim reserves	(184)	(6,125)
Contract claims - A&H	(7,698)	(7,991)
Accrued expenses	121,798	(232,382)
Total effect on liabilities	113,484	(322,447)
Surplus and Other Funds		
Unassigned surplus	(57,196)	230
Operations		
Accident and health and death and annuity benefits	8,065	(113,864)
General and fraternal expense	(89,893)	16,273
Net realized gains on investments	24,632	97,821
Total effect on operations	\$ (57,196)	\$ 230

A component of the effect on operations from discontinued Canadian operations in 2020 and 2019 included estimated expenses and investment gains expected to be realized in 2021 and 2020, respectively. General expenses related to the discontinuation of Canadian operations in the amount of \$129,000 and \$219,000 expected to be incurred in 2021 and 2020, respectively, were accrued and reported in accrued expenses on the December 31, 2020 and 2019, statements of admitted assets, liabilities and surplus and other funds. Payouts to settle the remaining outstanding Canadian policies in the amount of \$4,100 and \$6,700 expected to be settled in 2021 and 2020 were also accrued and reported in accident and health policy reserves and life and annuity policy reserves on the December 31, 2020 and 2019 statements of admitted assets, liabilities and surplus and other funds. All Canadian securities supporting the Canadian business were sold in 2020 and gains were recognized for the year ended December 31, 2020.

Use of Estimates

Preparation of the statutory financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

Basis of Presentation

The accompanying financial statements of the Order have been prepared in conformity with accounting practices prescribed or permitted by the Department, which practices differ from accounting principles generally accepted in the United States (GAAP). Although the effects have not been determined, the more significant variances from GAAP are as follows:

Investments—Investments in bonds are reported at amortized cost or fair value based on their National Association of Insurance Commissioners (NAIC) rating; for GAAP, such fixed maturity investments would be designated at purchase as held to maturity, trading or available for sale.

Held-to-maturity fixed maturity investments would be reported at amortized cost and the remaining fixed maturity investments would be reported at fair value with net unrealized holding gains and losses reported in operations for those designated as trading and as a separate component of equity for those designated as available for sale.

Valuation Reserves—Under a formula prescribed by the NAIC, the Order defers the portion of realized gains and losses on sales of fixed income investments, principally bonds, attributable to changes in the general level of interest rates and amortizes those deferrals over the remaining period to maturity of the individual securities sold. The net deferral is reported as the “interest maintenance reserve” in the accompanying statements of admitted assets, liabilities and surplus and other funds. Realized gains and losses are reported in operations net of transfers to the interest maintenance reserve. Under GAAP, realized capital gains and losses would be reported in the income statement in the period that the assets giving rise to the gains or losses are sold. The “asset valuation reserve” (AVR) provides a valuation allowance for invested assets. The AVR is determined by a NAIC prescribed formula with changes reflected directly in surplus; AVR is not recognized for GAAP.

Policy Acquisition Costs—The costs of acquiring and renewing business are expensed when incurred. Under GAAP, costs related to the successful acquisition of traditional life insurance and certain long-duration accident and health insurance, to the extent recoverable from future policy revenues, would be deferred and amortized over the premium-paying period of the related policies using assumptions consistent with those used in computing policy benefit reserves. For universal life insurance and investment products, to the extent recoverable from future gross profits, deferred policy acquisition costs are amortized generally in proportion to the present value of expected gross profits from surrender charges and investment, mortality and expense margins.

Nonadmitted Assets—Certain assets designated as “nonadmitted,” principally past-due agents’ balances, prepaid expenses, furniture and equipment and other assets not specifically identified as an admitted asset within the NAIC Accounting Practices and Procedures Manual are excluded from the accompanying statements of admitted assets, liabilities and surplus and other funds and are charged directly to unassigned surplus. Under GAAP, such assets are included in the balance sheet.

Benefit Reserves—Certain policy reserves are calculated based on statutorily required interest and mortality assumptions rather than on estimated expected experience or actual account balances as would be required under GAAP.

Life and Annuity Policies—Revenue for life and annuity policies with mortality or morbidity risk, except for guaranteed interest and group annuity contracts, consist of the entire premium received and benefits incurred represent the total of death benefits paid and the change in policy reserves. Premiums received for annuity contracts are recorded using deposit accounting, and credited directly to an appropriate policy reserve account, without recognizing premium income. Under GAAP, premiums received in excess of policy charges would not be recognized as premium revenue and benefits would represent the excess of benefits paid over the policy account value and interest credited to the account values.

Reinsurance—Policy and contract liabilities ceded to reinsurers have been reported as reductions of the related reserves rather than as assets as would be required under GAAP.

Commissions allowed by reinsurers on business ceded are reported as income when incurred rather than being deferred and amortized with deferred policy acquisition costs as required under GAAP. Commissions on business retroactively ceded are reported directly in surplus.

Statements of Cash Flow—Cash and short-term investments in the statements of cash flow represent cash balances and investments with initial maturities of one year or less at the date of acquisition. Under GAAP, the corresponding caption of cash and cash equivalents include cash balances and investments with initial maturities of three months or less.

Comprehensive Income—Comprehensive income is not determined for statutory reporting purposes, whereas, for GAAP, such amounts are determined.

Other significant accounting policies are as follows:

Cash, Cash Equivalents and Short-term Investments

The Order considers all highly liquid investments purchased with maturities of one year or less from the acquisition date (excluding those classified as cash equivalents) to be short-term investments. The Order's money market mutual funds are accounted for as cash equivalents and are reported at amortized cost, which approximates fair value. Cash and cash equivalents include cash of \$1,159,120 and \$963,352 and cash equivalents of \$1,160,986 and \$170,595 as of December 31, 2020 and 2019, respectively.

At December 31, 2020, the amount of the Order's cash accounts that exceeded federally insured limits was approximately \$593,000.

Investments

Bonds and short-term instruments are stated at values prescribed by the NAIC as follows: Bonds are stated at amortized cost using the scientific to worst amortized method.

Mortgage-backed securities are valued at amortized cost using the interest method including anticipated prepayments. Prepayment assumptions are obtained from dealer surveys or internal estimates and are based on the current interest rate and economic environment. The retrospective adjustment method is used to value all such securities except principal-only and interest-only securities, which are valued using the prospective method.

Policy loans are reported at unpaid principal balances.

Realized capital gains and losses are determined using the specific identification basis.

Factors considered by the Order in determining whether declines in the fair value of securities are other than temporary include (1) the significance of and duration of the decline; (2) the Order's ability and intent to retain the investment for a sufficient period of time for it to recover; and (3) input from investment advisors regarding liquidity, business prospects and overall financial condition of the issuer. Where such analysis results in a conclusion that declines in fair values are other than temporary, the securities are written down to fair value.

Furniture and Equipment

The admitted value of the Order's electronic data processing equipment and operating software is limited to 3 percent of surplus. The admitted portion is reported at cost, less accumulated depreciation of \$3,171,161 and \$3,110,966 at December 31, 2020 and 2019, respectively.

Electronic data processing equipment and software are depreciated and amortized using the straight-line method over the lesser of its useful life or three years. Other furniture and equipment are included in non-admitted assets and are depreciated using the straight-line method over five years. Depreciation and amortization expense charged to operations in 2020 and 2019 was \$70,145 and \$91,832, respectively.

Premiums

Life and accident and health premiums are recognized as revenue when due. Premiums for annuity policies with mortality and morbidity risk, except for guaranteed interest and group annuity contracts, are also recognized as revenue when due. Premiums received for annuity policies without mortality or morbidity risk and for guaranteed interest and group annuity contracts are recorded using deposit accounting.

Premiums are credited to revenue over the premium-paying period of the policies. Amounts received from periods beyond year-end dates are included in the liability for premiums received in advance.

Benefits

Life, annuity and accident and health disability benefit reserves are developed by actuarial methods and are determined based on published tables using statutorily specified interest rates and valuation methods that will provide, in the aggregate, reserves that are greater than or equal to the minimum or guaranteed policy cash values or the amounts required by the Ohio Department of Insurance.

The Order waives deduction of deferred fractional premiums on the death of life and annuity policy insureds and returns any premium beyond the date of death. Surrender values on policies do not exceed the corresponding benefit reserves.

Claim and Policy Reserves

The liability for accident and health reserves is estimated principally based upon past experience for pending, incurred but not reported and reopened claims settlement costs. The liability provided for accident and health reserves is particularly sensitive to the recent claims frequency and severity experience of the Order. Although considerable variability is inherent in such estimates, management believes that the reserves for unpaid claims are adequate. The estimates are continually reviewed and adjusted as necessary as experience develops or new information becomes known; such adjustments are included in current operations.

The mean reserve method is used to adjust the calculated terminal reserve to the appropriate reserve at December 31. Mean reserves are determined by computing the regular mean reserve for the plan at the rated age and holding, in addition, one-half of the extra premium charge for the year. Policies issued after January 1, 1993, for substandard lives, are charged an extra premium plus the regular premium for the true age. Mean reserves are based on appropriate multiples of standard rates of mortality. An asset is recorded for deferred premiums net of loading to adjust the reserve for model premium payments.

The mortality tables, interest rates and valuation methods used for the majority of life insurance policies in force and current issues are the 1980 and 2001 Commissioner's Standard Ordinary (CSO) tables, respectively, with interest rates ranging from 2.5 percent to 5.0 percent, utilizing interpolated mean reserves.

Reserves for annuity contracts are established on a modified reserve basis under the Commissioner's Annuity Reserve Valuation Method (CARVM). The effect of using CARVM is to offset partially the effect of immediately expensing acquisition costs by providing a policy reserve increase in the first policy year which is less than the reserve increase in renewal years. The life policy reserves on Canadian business are based on methods that equal or exceed the reserves as required by Canadian statutory accounting practices.

At December 31, 2020 and 2019, the Order's net annuity reserves of \$809,620 and \$779,873, respectively, are subject to a discretionary withdrawal provision of 10 percent of accumulated value per year without surrender charges.

Tabular interest, tabular less actual reserve released and tabular cost have been determined by formulas in the annual statement instructions. Tabular interest on funds not involving life contingencies are calculated monthly as the product of the mean amount of funds times the valuation rate of 4 percent.

The Order had \$915,000 and \$970,000 of insurance in force at December 31, 2020 and 2019, respectively, for which the gross premiums are less than the net premiums with a premium deficiency reserve of \$5,887 and \$6,066 at December 31, 2020 and 2019, respectively.

The liabilities related to guaranteed investment contracts and policyholder funds left on deposit with the Order generally are equal to fund balances less applicable surrender charges.

Foreign Exchange Liability

The Order has applied the provision of SSAP 23, Foreign Currency Transactions and Translations, to the financial statements. The foreign exchange liability reflects the application of the exchange rate to the excess of assets over liabilities denominated in Canadian Dollars and converted to U.S. Dollars and is directly charged or credited to surplus.

Reinsurance

Reinsurance premiums and benefits paid or provided are accounted for on a basis consistent with those used in accounting for original policies issued and the terms of the reinsurance contract.

Federal Income Taxes

The Internal Revenue Service has issued a determination letter stating the Order is exempt from U.S. federal income taxes under provision of Section 501(c)(8) of the Internal Revenue Code.

As a fraternal benefit society, the Canadian operations are also exempt from Canadian federal income taxes.

Under the Canadian Income Tax Act, the Canadian life insurance operations of the Order are subject to certain Canadian income taxes.

Subsequent Events

On March 11, 2021, President Biden signed into law the American Rescue Plan Act of 2021 (ARPA). On April 15, 2021, the Order received a loan in the amount of \$579,225 pursuant to the Paycheck Protection Program (PPP). The Order anticipates using all of the proceeds to make eligible payments and, therefore, expects substantially all of the loan will be forgiven. Interest is accrued at 1.00 percent in accordance with the loan agreement. Any forgiveness of the loan is recognized as a gain in the statutory-basis financial statements in the period the debt is legally released. PPP loans are subject to audit and acceptance by the U.S. Department of Treasury, Small Business Administration, or lender; as a result of such audit, adjustments could be required to any gain recognized.

The Order evaluated the impact of subsequent events through May 20, 2021, representing the date at which the statutory-basis financial statements were available to be issued.

Note 2: Investments
The Order's investments are summarized as follows:

	Cost or Amortized Cost	Unrealized Gains	Unrealized Losses	Fair Value	Statutory Admitted Value
December 31, 2020					
U.S. Treasury securities	\$ 2,318,787	\$ 125,591	\$ (902)	\$ 2,443,476	\$ 2,318,787
Obligations of U.S. Government entities and agencies	551,382	43,644	(567)	594,459	551,382
State and political subdivisions	603,724	47,721	-	651,445	603,724
Mortgage-backed securities	1,419,062	49,215	-	1,468,277	1,419,062
Industrial and miscellaneous	5,883,403	459,580	(11,212)	6,331,771	5,883,403
	\$ 10,776,358	\$ 725,751	\$ (12,681)	\$ 11,489,428	\$ 10,776,358

December 31, 2019					
U.S. Treasury securities	\$ 2,179,075	\$ 37,331	\$ (1,915)	\$ 2,214,491	\$ 2,179,075
Obligations of U.S. Government entities and agencies	652,733	16,152	(674)	668,211	652,733
Foreign governments	673,710	165,441	-	839,151	673,710
State and political subdivisions	605,488	13,419	-	618,907	605,488
Mortgage-backed securities	1,332,246	31,554	(1,249)	1,362,551	1,332,246
Industrial and miscellaneous	6,275,884	273,881	(449)	6,549,316	6,275,884
	\$ 11,719,136	\$ 537,778	\$ (4,287)	\$ 12,252,627	\$ 11,719,136

The statement value and fair value (as defined) of debt securities at December 31, 2020, by contractual maturity, are shown below. Expected maturities may differ from contractual maturities because certain borrowers have the right to call or prepay obligations with or without call or prepayment penalties:

	Fair Value	Statutory Admitted Value
One year or less	\$ 925,521	\$ 933,962
After one through five years	4,915,860	5,219,499
After five through ten years	3,116,418	3,446,609
After ten years	399,495	421,078
Mortgage-backed securities	1,419,064	1,468,280
	\$ 10,776,358	\$ 11,489,428

Proceeds from disposals of investments in debt securities during 2020 and 2019 were \$2,838,254 and \$3,008,355, respectively. Gross gains of \$17,942 and \$11,891 and gross losses of \$130,776 and \$62,752 were realized on those sales in 2020 and 2019, respectively.

At December 31, 2020 and 2019, bonds having an admitted value of \$629,886 and \$629,405, respectively, were on deposit with regulatory authorities as required by law. Additionally, \$913,132 and \$1,027,976 of the Order's invested assets were invested in a trust as of December 31, 2020 and 2019, respectively, in accordance

with the Insurance Companies Act under Canadian regulations and are subject to certain withdrawal restrictions.

Major categories of net investment income are summarized as follows:

	2020		2019	
Bonds	\$	322,424	\$	382,023
Short-term investments and cash		751		16,672
Policy loans		48,134		55,536
Miscellaneous investment income		1,079		54
		372,388		454,285
Less investment expenses		(53,572)		(58,737)
Net investment income	\$	318,816	\$	395,548

Realized capital gains are reported net of amounts transferred to the interest maintenance reserve (IMR) as follows:

	2020		2019	
Realized capital gain	\$	233,604	\$	93,141
Add amount transferred to IMR		-		4,680
Net realized capital gains	\$	233,604	\$	97,821

The following tables show gross unrealized losses and fair values of debt securities, aggregated by investment category and length of time that individual securities have been in a continuous unrealized loss position:

December 31, 2020

Description of Securities	Less Than 12 Months		12 Months or More		Total	
	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
U.S. Treasury securities	\$ 213,242	\$ (902)	\$ -	\$ -	\$ 213,242	\$ (902)
Obligations of U.S. Government entities and agencies	49,072	(567)	-	-	49,072	(567)
Industrial and miscellaneous	391,896	(11,212)	-	-	391,896	(11,212)
Total	\$ 654,210	\$ (12,681)	\$ -	\$ -	\$ 654,210	\$ (12,681)

December 31, 2019

Description of Securities	Less Than 12 Months		12 Months or More		Total	
	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
U.S. Treasury securities	\$ 201,047	\$ (1,789)	\$ 99,977	\$ (126)	\$ 301,024	\$ (1,915)
Obligations of U.S. Government entities and agencies	-	-	351,053	(674)	351,053	(674)
Mortgage-backed securities	122,877	(395)	129,021	(854)	251,898	(1,249)
Industrial and miscellaneous	-	-	430,038	(449)	430,038	(449)
Total	\$ 323,924	\$ (2,184)	\$ 1,010,089	\$ (2,103)	\$ 1,334,013	\$ (4,287)

Note 3: Reinsurance

Certain premiums and benefits are ceded to other insurance companies under various reinsurance agreements with unaffiliated reinsurers. The ceded reinsurance agreements provide the Order with increased capacity to write larger risks and maintain its exposure to loss within its capital resources. The Order remains liable if the reinsurers do not meet their obligations.

The Order's ceded reinsurance arrangements reduced certain items in the accompanying statutory financial statements by the following approximate amounts:

	2020	2019
Premiums	\$ 28,444,000	\$ 32,374,000
Benefits paid or provided	18,431,000	23,221,000
Policy benefit liabilities	17,858,000	19,946,000
Claim benefit liabilities	2,205,000	2,701,000

Reinsurance agreements do not relieve the Order from its obligations to policyholders. Failure of reinsurers to honor their obligations could result in losses to the Order. The Order evaluates the financial condition of its reinsurers and monitors its exposure to significant losses from reinsurer insolvencies.

Note 4: Employee Benefit Plans

The Order sponsors a contributory, defined contribution plan that covers substantially all full-time employees. At the Order's discretion, an amount equal to a percentage of each eligible employee's compensation is contributed to the plan. There was no charge to operations for this plan during 2020 or 2019.

The Order also has a 401(k) savings plan covering substantially all of its employees. The plan provides that employees may make contributions to the plan. The Order contributes a matching percentage to this plan of each eligible employee's contribution. The charge to operations for this plan was \$95,857 and \$101,455 for 2020 and 2019, respectively.

Note 5: Operating Leases

Noncancellable operating leases primarily for office facilities expire in various years through 2024. Future minimum lease payments were as follows:

2021	\$	371,284
2022		351,751
2023		333,057
2024		213,100
Total minimum lease payments	\$	1,269,192

Rental expense for all leases was \$524,516 and \$605,166 for 2020 and 2019, respectively.

Note 6: Premiums Deferred and Uncollected

The Order reports deferred and uncollected life insurance premiums on policies in force, net of loading charges. Deferred and uncollected premiums as of December 31, 2020 and 2019, on a gross and net basis are as follows:

	2019		2018	
	Gross	Net of Loading	Gross	Net of Loading
Ordinary new business	\$ 3,740	\$ (2,250)	\$ 4,408	\$ 1,916
Ordinary renewal	215,790	216,687	235,611	235,547
	219,530	214,437	240,019	237,463
Less reinsurance	(159,359)	(159,359)	(179,630)	(179,630)
Total	\$ 60,171	\$ 55,078	\$ 60,389	\$ 57,833

Note 7: Accident and Health Claim Reserves

The following table provides a reconciliation of the beginning and ending balances of accident and health claim reserves, net of reinsurance recoverable:

	2020	2019
Accident and health claim reserves at beginning of year	\$ 1,002,246	\$ 1,013,523
Add provision for claims occurring in		
Current year	7,581,622	8,250,304
Prior years	(140,946)	(110,804)
Total incurred	7,440,676	8,139,500
Deduct payments for claims occurring in		
Current year	6,663,469	7,260,084
Prior year	850,148	890,693
Total paid	7,513,617	8,150,777
Accident and health claim reserves at end of year	\$ 929,305	\$ 1,002,246

The foregoing reconciliation shows that \$140,946 and \$110,804 of favorable development in reserves emerged in 2020 and 2019, respectively. The favorable developments in 2020 and 2019 are a result of the effects of settling claims for less than expected.

Note 8: Annuity Reserves

At December 31, 2020 and 2019, the Order's annuity reserves and deposit fund liabilities that are subject to discretionary withdrawal (with minimal or no adjustment), are summarized as follows:

	Amount	Percent
December 31, 2020		
Subject to discretionary withdrawal at book value without adjustment (with minimal or no charge or adjustment)	\$ 2,720,077	100.00%
Less reinsurance ceded	1,910,457	
Net annuity reserves and deposit fund liabilities	\$ 809,620	
December 31, 2019		
Subject to discretionary withdrawal at book value without adjustment (with minimal or no charge or adjustment)	\$ 2,740,499	100.00%
Less reinsurance ceded	1,960,626	
Net annuity reserves and deposit fund liabilities	\$ 779,873	

Note 9: Surplus and Other Funds

Life and health insurance companies are subject to certain Risk-based Capital (RBC) requirements as specified by the NAIC. Under those requirements, the amount of surplus and other funds maintained by a life and health insurance company is to be determined based on the various risk factors related to it. The Order exceeded its RBC requirements as of December 31, 2020 and 2019.

Note 10: Assumption Reinsurance

In December 2010, the Order assumed 100 percent of the policy liabilities, totaling \$408,855, of National Masonic Provident Association through an Assumption Reinsurance Agreement. Pursuant to the agreement, the Association's policies were novated to the Order as if such policies were its direct obligations and originally issued by the Order. The Order received assets of \$1,002,374 in compensation for the transaction and recorded deferred income of \$593,519 which was amortized over 10 years. Deferred income has been fully recognized as of December 31, 2019.

Note 11: Fair Value Measurements

Financial instruments are periodically measured at fair value, such as when impaired, or for certain bonds when carried at the lower of cost or market. The fair value of an asset is the amount at which that asset could be bought or sold in a current transaction between willing parties, that is, other than in a forced or liquidation sale.

Fair values are based on quoted market prices when available. When market prices are not available, fair value is generally estimated using discounted cash flow analyses, incorporating current market inputs for similar financial instruments with comparable terms and credit quality (matrix pricing). In instances where there is little or no market activity for the same or similar instruments, the Order estimates fair value using methods, models and assumptions that management believes market participants would use to determine a current transaction price.

These valuation techniques involve some level of management estimation and judgment which becomes significant with increasingly complex instruments or pricing models. Where appropriate, adjustments are included to reflect the risk inherent in a particular methodology, model or input used.

SSAP 100R, Fair Value, establishes a three-level hierarchy for fair value measurements. The hierarchy gives the highest ranking to fair values determined using unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest ranking to fair values determined using methodologies and models with unobservable inputs (Level 3). An asset's classification is based on the lowest level input that is significant to its measurement. For example, a Level 3 fair value measurement may include inputs that are both observable (Levels 1 and 2) and unobservable (Level 3). The levels of the fair value hierarchy are as follows:

Level 1 – Values are unadjusted quoted prices for identical assets in active markets accessible at the measurement date.

Level 2 – Inputs include quoted prices for similar assets in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are observable or can be corroborated by market data for the term of the instrument. Such inputs include market interest rates and volatilities, spreads and yield curves.

Level 3 – Certain inputs are unobservable (supported by little or no market activity) and significant to the fair value measurement. Unobservable inputs reflect the Order's best estimate of what hypothetical market participants would use to determine a transaction price for the asset at the reporting date.

There were no financial assets or liabilities measured at fair value at December 31, 2020 and 2019.

Fair Value of Financial Instruments

The following tables present estimated fair values of the Order's financial instruments and the level within the fair value hierarchy in which the fair value measurements fall at December 31, 2020 and 2019:

2020

	Statutory Admitted Value	Aggregate Fair Value	Level 1	Level 2	Level 3
Cash, cash equivalents and short-term investments	\$ 2,320,106	\$ 2,320,106	\$ 2,320,106	\$ -	\$ -
Bonds	10,776,358	11,489,428	-	11,489,428	-
Policy loans	662,208	662,208	-	662,208	-
Total	\$ 13,758,672	\$ 14,471,742	\$ 2,320,106	\$ 12,151,636	\$ -

2019

	Statutory Admitted Value	Aggregate Fair Value	Level 1	Level 2	Level 3
Cash, cash equivalents and short-term investments	\$ 1,133,947	\$ 1,133,947	\$ 1,133,947	\$ -	\$ -
Bonds	11,749,136	12,252,627	-	12,252,627	-
Policy loans	712,710	712,710	-	712,710	-
Total	\$ 13,595,793	\$ 14,099,284	\$ 1,133,947	\$ 12,965,337	\$ -

The following discussion outlines the methodologies and assumptions used to determine the estimated fair values of the Order's financial instruments. Considerable judgment is required to develop these fair values. Accordingly, the estimates shown are not necessarily indicative of the amounts that would be realized in a one-time, current market exchange of all the Order's financial instruments.

Cash, Cash Equivalents and Short-Term Investments

The carrying amounts for these instruments approximate fair value.

Bonds

The fair value of bonds were determined from quotations received from nationally recognized pricing services and brokers/dealers.

Policy Loans

Policy loans are generally issued with coupon rates below market rates and are considered early payments of the life benefit. As such, the carrying amounts of these instruments are a reasonable estimate of their fair value.

Note 12: Risks and Uncertainties

The Order is subject to claims and lawsuits which arise primarily in the ordinary course of business. It is the opinion of management that the disposition or ultimate resolution of such claims and lawsuits will not have a material adverse effect on the financial position of the Order.

As a result of the spread of the COVID-19 coronavirus, economic uncertainties have arisen which may negatively affect the financial position, results of operations and cash flows of the Order. The duration of these uncertainties and the ultimate financial effects cannot be reasonably estimated at this time.

Report of Home Office Operations

When I began writing last year's report, the pandemic was just getting started. Travel was suspended across the country and at our borders. The home office was reduced to only essential personnel allowed in the building. Life as we knew it had changed and no one knew what was next.

Some days felt heavy and uncertain, but the one thing that never changed was the dedication of our employees and Board members to keep UCT moving forward. In an instant, we had two-thirds of our staff working remotely with virtual and teleconferencing becoming the new normal. It wasn't perfect and it wasn't pretty, but the day-to-day operations continued, and we kept our employees safe and healthy.

The pandemic gave UCT an opportunity to pause and reflect on our business. With a solid strategic plan in place and support from both the UCT Board of Governors and the Insurance Oversight Board, we accomplished several goals and set the stage for future success.

While preparing for an unprecedented convention, work began on a rebranding campaign to help tell the UCT story. Earlier this year, we launched the new campaign titled: UCT & You, Making a Difference Together. Not only did we create a new logo and tagline, but we also updated our website with a fresh look and added new video content. New marketing initiatives tailored to our agents and members will be rolled out later this year.

The pandemic has affected sales. Agents can't get out to do their typical face-to-face meetings with clients. The way they do business has changed. We recognized this early on and began working on a strategy to make our products accessible online. Our goal is to make the selling process friction-free for agents and potential members, whether they're meeting in-person, over the phone or online.

Reducing expenses remained a priority as well. Through Project Phoenix, we identified several areas like rent, convention costs, equipment, and computer leases, that will help the company save approximately \$450,000 in 2021.

A major highlight of this past year was working side-by-side with the UCT Board of Governors and the Insurance Oversight Board. We went from quarterly in-person meetings to monthly virtual meetings. While the transition wasn't easy, it has created a unique opportunity for us to bond, collaborate and problem-solve together in a way that's never been done before at UCT.

Additionally, Controller Andrew Swetnam was promoted to Chief Financial Officer and IT Director Ray Sherrick was promoted to Vice President.

This past year has been challenging, personally and professionally for everyone, but I am proud of how our employees responded. No matter what directive or change was issued, they stood strong and remained focused.

On behalf of everyone at the home office, I hope that all our members stay healthy

and safe and that you find new ways to stay connected with friends, family, and neighbors.

Kevin Hecker, CEO

Report of Local Councils' Community Service Activities

ACT-UCT DOMINION REGIONAL COUNCIL

Kelowna West Council 1003, Kelowna, BC

- Twelve members spent 18 hours and \$1,000 supporting the British Columbia Cancer Foundation, benefiting 100 individuals.
- Twelve members spent two hours and \$1,000 supporting Harmon House, benefiting 50 individuals.
- Eight members spent four hours and \$1,000 supporting Starbright Children's Development Centre, benefiting 75 individuals.
- Sixteen members spent 10 hours and \$5,000 purchasing bicycle helmets for underprivileged children, benefiting 120 individuals.
- Eight members spent six hours and \$500 supporting Tiny Tots Safety Village, benefiting 250 individuals.
- Eight members spent eight hours and \$2,000 supporting The Salvation Army, benefiting 50 individuals.
- Eight members spent six hours and \$3,000 supporting Central Okanagan Bursary society (COBS), benefiting three individuals.
- Eight members spent six hours and \$1,000 supporting Central Okanagan Women's Shelter, benefiting 60 individuals.
- Eight members spent four hours and \$1,000 supporting British Columbia Family Hearing, benefiting 30 individuals.
- Four members spent six hours and \$1,000 supporting Kelowna General Hospital, benefiting 100 individuals.
- Ten members spent 24 hours and \$500 supporting the A.L.S. Society Harmony House, benefiting 50 individuals.
- Eight members spent eight hours and \$1,000 supporting the Heart and Stroke Society, benefiting 100 individuals.

Donations

\$300 – Alley Cats Society
\$500 – Jubilee Medical Foundation
\$500 – Vernon Family Resource Centre
\$500 – Kelowna Gospel Mission
\$500 – Similkamien Medical Foundation
\$360 – Crime Stoppers

Calgary, AB Council 1014

- Thirty-six members spent 32 hours and \$6,000 supporting Foothills County Hospice.

- Thirty-six members spent 32 hours and \$3,000 supporting Providence Child Development Society.
- Thirty-six members spent 32 hours and \$3,500 supporting the Easter Seals' Camp Horizon.
- Thirty-six members spent 32 hours and \$2,500 supporting Inn from the Cold.
- Thirty-six members spent 32 hours and \$1,000 supporting Kerby Centre.
- Thirty-six members spent 32 hours and \$2,000 supporting The Salvation Army's Infant Essentials.
- Thirty-six members spent 32 hours and \$1,000 supporting Friends of Colonel Belcher.
- Thirty-six members spent 32 hours and \$3,000 supporting Veterans Association Food Bank.
- Thirty-six members spent 32 hours and \$2,000 supporting the Alzheimer's Society.

Calgary North Council 1015, Calgary, AB

- One hundred forty members spent 320 hours and \$10,486 supporting the Girl Guides, Rangers, Pathfinders, and Sparks.
- Sixteen members spent 45 hours and \$4,000 supporting Brown Bagging for Calgary Kids.
- Six members spent 45 hours and \$4,500 supporting the Calgary Interfaith Food Bank.
- Twelve members spent 26 hours and \$4,000 supporting the Calgary Women's Shelter.
- Six members spent 35 hours and \$3,500 supporting the Association for the Brain Injured (ARBI).
- Four members spent 30 hours and \$4,500 supporting the Veterans Food Bank.
- Two members spent 14 hours and \$1,000 supporting St. Vincent Food Bank.
- Eight members spent two hours and \$500 supporting post-secondary scholarships.

Edmonton, AB Council 1016

- Ten members spent 50 hours supporting Westlock School, benefiting 300 individuals.
- Fifty members spent 350 hours supporting Camp He Ho Ha, benefiting 65 individuals.
- Twenty-five members spent 75 hours and \$1,600 supporting Camp He Ho Ha, benefiting 40 individuals.
- Fifteen members spent 30 hours supporting local curling.
- One member spent 745 hours supporting a local food bank, benefiting 200 individuals.
- One member spent 420 hours supporting Community League, benefiting 100 individuals.
- One member spent 400 hours supporting Senior Care, benefiting 20 individuals.

Donations

\$25,000 – Camp Health, Hope and Happiness

\$15,000 – Camp Health, Hope and Happiness

\$1,000 – Hope Mission
\$1,000 – Mustard Seed
\$1,000 – Bissell Centre
\$5,000 – Capital Care

Edmonton South Council 1017, Edmonton, AB

- Members supported the Edmonton Christmas Bureau, benefiting 1,000 families.

Donations

\$10,000 – Camp Health, Hope and Happiness
\$3,000 – Allen Grey Continuing Care Centre
\$3,000 – Little Bits Therapeutic Riding Association
\$1,500 – Junior Men’s Curling
\$2,500 – Granite Curling Club

Grande Prairie, AB Council 1018

- Twenty members spent 120 hours and \$4,772 donating a motorized wheelchair to a person with disabilities.
- Twenty members spent 105 hours and \$3,865 donating a motorized scooter to a person with disabilities.
- Twenty members spent 100 hours and \$3,000 supporting The Salvation Army Food Bank, benefiting 200 individuals.

Sherwood Park, AB Council 1022

- Five members spent 20 hours and \$1,500 supporting Strathcona County high schools, benefiting three individuals.
- Ten members spent 20 hours and \$3,485 supporting various Super Bowl raffles.

Donations

\$500 – Strathcona Food Bank
\$500 – Strathcona Christmas Bureau
\$500 – Diabetes Canada

Cranbrook, BC Council 1023

Donation

\$450 – Travelers Senior Ball Team

St. Albert, AB Council 1024

- Thirty members spent 150 hours supporting Bingo.
- Twenty members spent 160 hours and \$520 purchasing T-shirts in support of a member with medical issues.

Donations

\$300 – Mental Health Arden Theater
\$500 – The Salvation Army

\$500 – Food Bank St. Albert
\$500 – Legion Hall St. Albert
\$500 – Corner Stone Hall
\$7,000 – Camp He Ho Ha

Moose Jaw, SK Council 1027

- Three members spent 15 hours and \$2,500 supporting Crime Stoppers.
- One member spent 500 hours supporting community youth.
- Two members spent four hours and \$500 supporting Informed Choices.
- Two members spent 40 hours and \$375 supporting 37 seniors.
- Three members spent 50 hours and \$200 supporting Riverside Mission.
- One member spent one hour and \$500 supporting the Moose Jaw & District Association.
- Three members spent six hours and \$75 supporting the Royal Canadian Legion.
- Three members spent three hours and \$8,000 supporting the Moose Jaw Health Foundation.
- One member spent two hours and \$1,200 supporting the Moose Jaw Soapbox.
- Five members spent 10 hours and \$7,500 supporting the Peacock High School Auditorium.
- Five members spent two hours and \$300 supporting Moose Jaw Blue Jackets Hockey.

Donations

\$250 – UCT Charities
\$250 – May E. Tisdale Scholarship Fund
\$1,350 – Music Festival Scholarships
\$80 – Steve Lys Science Competition

North Battleford, SK Council 1028

- Ten members spent 20 hours and \$700 supporting North Battleford Junior Golf, benefiting 80 individuals.
- Ten members spent 50 hours and \$2,000 supporting the Boys and Girls Club.
- Ten members spent 50 hours and \$2,000 supporting the North Battleford Empty Stocking Fund.
- Five members spent two hours and \$50.00 supporting the Battleford Union Hospital Foundation.
- Ten members spent 20 hours and \$700 supporting the Heart and Stroke Foundation.
- Ten members spent 25 hours and \$1,000 supporting the Lung Association.
- Twelve members spent 125 hours and \$5,000 supporting the Twin City Curling Club.
- Ten members spent 50 hours and \$2,000 supporting the City of North Battleford Archives Committee.
- Twelve members spent 125 hours and \$5,000 supporting the North Battleford Sports Museum and Hall of Fame.
- Ten members spent 50 hours and \$2,000 supporting the North Battleford Care Centre.
- Five members spent two hours and \$70 supporting the Royal Canadian Legion

Branch 70.

- Ten members spent 50 hours and \$2,000 supporting the North Battleford Food Bank.

Thunder Bay, ON Council 1039

- Thirty members spent 200 hours and \$400 supporting House of Kin.

Donation

\$10,000 – Boys and Girls Club, Precious Bundles, Dew Drop Inn, Regional Hospice

Sudbury, ON Council 1051

- Three members spent six hours and \$21,000 supporting Maison McCulloch Hospice.
- Eight members spent eight hours and \$900 supporting L 'Arche and Ontario Special Olympics.
- Six members spent 12 hours and \$8,780 supporting Valley East Waves, U18 Curling, Infant Food Bank, and the Lion's Christmas
- Five members spent five hours and \$5,000 supporting the Elgin Street Mission.
- Five members spent five hours and \$5,000 supporting The Salvation Army.

Donations

\$800 – House of Kin

\$1,000 – Dolphin Aquatic Club

\$1,175 – Royal Canadian Legion Branch 76

\$1,000 – Heart and Stroke Foundation

ARKANSAS-OKLAHOMA-MISSOURI REGIONAL COUNCIL

Fort Smith, AR Council 86

- Fifteen members spent 22 hours and \$115 sponsoring Steppingstone School, benefiting five individuals.

Donations

\$107 – UCT Fraternal Fund

\$100 – Arkansas Sheriff's Youth Ranches

\$100 – Reynolds Cancer Support House

\$100 – Special Olympics

Ardmore, OK Council 151

- Two members spent two hours and \$256 supporting Ardmore City Schools, benefiting three individuals.
- Sixteen members spent seven hours and \$150 sponsoring a UCT Safety Poster Contest, benefiting 60 individuals.

Donations

- \$212 – Food for a local family experiencing cancer
- \$58 – Flowers for a family who lost a family member
- \$41 – Food for a family experiencing the aftereffects of a stroke

Perryville, AR Council 871

- One member spent 180 hours supporting a local senior center, benefiting 400 individuals.
- Two members spent 200 hours supporting a local church.
- Two members spent 250 hours transporting seniors to doctor's appointments.
- One member spent 150 hours babysitting a neighbors' children, benefiting three individuals.

Donations

- \$100 – American Cancer Society
- \$100 – Life Enrichment
- \$100 – Terrace Gardens
- \$100 – Meals on Wheels
- \$100 – St. Vincent's Food Pantry
- \$100 – Women's Crisis Center
- \$100 – St. Jude Children's Research Hospital
- \$100 – Shop with a Cop
- \$100 – Sheltered Workshop
- \$100 – Camp Hope

ATLANTIC REGIONAL COUNCIL**Fredericton, NB Council 746**

- Two members spent two hours and \$500 supporting Big Brothers-Big Sisters.
- Two members spent two hours and \$300 supporting Reds 16U Crimson Volleyball.
- Two members spent one hour and \$50 supporting the Canadian Cancer Society.
- Three members spent three hours and \$3,000 supporting the New Brunswick Association of Community Living
- Four members spent four hours and \$200 supporting The Salvation Army.

Donations

- \$110 – UCT Fraternal Fund
- \$1,500 – Local Scholarships

Jack Kidd Council 755, Saint John, New Brunswick

- Thirty-three members spent 1,000 hours and \$1,500 supporting the Brown Bag Lunch Program, benefiting 1,500 individuals.
- Ten members spent 40 hours supporting Bobby's Hospice.
- Fifteen members spent 90 hours and \$600 supporting the John T. McMillan Foundation.
- Two members spent 10 hours supporting the Royal Canadian Legion's poppy

campaign.

- Two members spent 10 hours and \$5,000 supporting Portage Atlantic, benefiting 500 individuals.
- Seven members spent 15 hours and \$4,000 sponsoring NBCC scholarships, benefiting four individuals.
- Twenty-nine members spent 153 hours and \$2,000 supporting The Salvation Army.
- Twenty members spent 105 hours supporting Helping Hands Outflow Ministry.
- One member spent 15 hours developing a council Facebook page.

Donations

\$500 – Bobby’s Hope House

\$4,500 – Programs for People with Intellectual Disabilities

\$31,350 – Local Youth Groups

\$24,000 – Local Community Causes

Moncton, NB Council 758

- Two members spent four hours and \$2,000 supporting the Tree of Hope at Georges Dumont Hospital.
- Two members spent five hours and \$2,000 supporting Pro Kids, benefiting 450 individuals.
- Two members spent two hours and \$200 supporting the Royal Canadian Legion.
- Two members spent four hours and \$2,000 supporting Friends of the Moncton Hospital.
- One member spent two hours and \$500 supporting the NBCC Foundation.

Donations

\$35 – UCT Fraternal Fund

\$1,500 – Local Bursaries

Restigouche Council 781, Campbellton, NB

- Twelve members spent \$1,000 supporting the Canadian Cancer Society.
- Two members spent \$1,000 supporting the Royal Canadian Air Cadets.
- Three members spent \$2,000 supporting Friends of Health Care
- Three members spent \$650 supporting Ecole Le Galion Des Applaches
- Three members spent \$2,000 supporting the Village of Eel River-Dundee.
- Three members spent \$5,000 supporting RCVAA.
- Three members spent \$10,000 supporting Maison Notre Dame House, Inc.
- Three members spent eight hours and \$250 supporting Production Restigouche.
- Four members spent 16 hours and \$1,700 supporting local nursing homes.

Madawaska Council 830, Edmundston, NB

Donations

\$3,000 – Foundation Bob Fyfe

\$3,000 – Atelier Rado

\$1,500 – City of Edmundston

\$1,500 – Pro Kids

\$250 – Halloween Party

\$1,400 – Christmas Gifts for Persons with Mental Disabilities

Grand Falls, NB Council 854

- Nine members spent 30 hours and \$115 supporting a UCT Safety Poster Contest, benefiting seven individuals.

Donations

\$45 – Royal Canadian Legion

\$500 – Local Scholarship

\$150 – Local Curling

Pictonian Council 879, New Glasgow, NS

- Four members spent two hours and \$550 supporting Curl for Cancer.
- Ten members spent three hours and \$300 supporting Summer Street Industries, benefiting 30 individuals.
- Six members spent four hours and \$300 supporting local nursing homes, benefiting 13 individuals.

Donations

\$100 – Coldest Night of the Year

\$300 – Women’s Sexual Assault and Resource Centre

\$600 – Junior League Bluenose Curling Club

\$100 – Backpack Program

\$250 – Summer Street Industries

Cape Breton Council 883, Sydney, NS

- Three members spent 18 hours and \$5,000 supporting L’Arche Cape Breton, benefiting 28 individuals.
- Twelve members spent 96 hours and \$2,500 supporting Cape Breton University, benefiting five individuals.
- Two members spent six hours and \$500 supporting Cape Breton Search and Rescue.
- Three members spent six hours and \$500 supporting the Royal Canadian Legion.
- One member spent 48 hours supporting the Look Good, Feel Better cancer program, benefiting 24 individuals.
- Twelve members spent 2,022 hours and \$139,000 supporting the Spanish River Pensioners Community Centre, benefiting 380 individuals.
- Twelve members spent 96 hours supporting The Salvation Army.
- Twelve members spent 1,600 hours and \$39,000 supporting United Commercial Travelers Council 883.

Donation

\$500 – Multiple Sclerosis Society

CALIFORNIA-NEVADA-ARIZONA REGIONAL COUNCIL

San Diego, CA Council 405

Donations

- \$7,500 – Special Olympics
- \$1,000 – Garden of Insurance
- \$4,000 – Yana
- \$6,000 – Promise to Kids
- \$6,500 – San Diego Rescue Mission
- \$6,500 – Alpha Project
- \$5,000 – Cushman Food Bank
- \$5,000 – Armed Forces YMCA
- \$5,000 – Meal on Wheels
- \$5,000 – Burn Institute
- \$10,000 – Children’s Hospital
- \$5,000 – Blind Center
- \$2,000 – East County Volunteer Fire Department
- \$2,000 – Make a Wish Program
- \$500 – Honor Flight
- \$1,000 – Sheriff’s Kids Program

San Bernardino, CA Council 532

- Ten members spent 30 hours and \$250 supporting Option House.
- Ten members spent 30 hours and \$250 supporting the Assistance League.
- Ten members spent 30 hours and \$250 supporting Home of Neighborly Service.
- Ten members spent 30 hours and \$250 supporting Mary’s Table.
- Ten members spent 30 hours and \$250 supporting Veronica Home of Mercy.
- Ten members spent 50 hours and \$10,000 supporting the San Bernardino Community Scholarship Association.
- Ten members spent 10 hours and \$300 supporting Peppermint Ridge.

San Jose, CA Council 623

- Ten members spent two hours and \$300 supporting Hope.
- Three members spent 30 hours and \$285 supporting the California Benevolent Fund.

COLORADO-WYOMING REGIONAL COUNCIL

Mile High Council 15, Denver, CO

- Ten members spent 20 hours and \$568 supporting the Special Olympics Polar Plunge, benefiting 75 individuals.
- Five members spent five hours and \$100 supporting Minatara Youth Sports, benefiting 50 individuals.
- Five members spent five hours and \$500 supporting Camp Scott, benefiting 100 individuals.
- Five members spent 15 hours and \$92 supporting local veterans, benefiting four

individuals.

- Two members spent 10 hours and \$209 supporting Thanksgiving Families, benefiting 10 individuals.

Donations

\$1,000 – UCT Charities

\$500 – UCT Fraternal Fund

\$1,000 – Ann Marshall Scholarship Program

\$410 – Bowling Team

\$350 – Area Teachers

\$200 – Faith Walk for Community

ILLINOIS REGIONAL COUNCIL

Capitol Council 95, Springfield, IL

- Fifteen members spent 36 hours and \$100 supporting SIU School of Medicine Camp COCO.
- Fifteen members spent 36 hours and \$153 supporting St. John's Hospital Hospice Center.
- Fifteen members spent 150 hours and \$702 supporting the Boys & Girls Club.

Donation

\$100 – Gift of Hope Organ & Tissue Donation Network

Jacksonville, IL Council 182

- Members spent 30 minutes and \$400 supporting the Franklin Food Bank.
- Members spent 30 minutes and \$400 supporting the Auburn Food Bank.
- Members spent 30 minutes and \$400 supporting the Murrayville Food Pantry.

Elgin, IL Council 412

- Two members spent four hours and \$385 supporting Pads of Elgin.
- Two members spent 30 hours supporting Toys for Tots, benefiting 1,300 individuals.

Donations

\$200 – Joe Yanello

\$100 – Elgin Community College

INDIANA REGIONAL COUNCIL

Crescent City Council 14, Evansville, IN

- Five members spent 10 hours and \$100 supporting Evansville State Hospital, benefiting two individuals.
- Five members spent eight hours and \$100 supporting the Tri-State Food Bank.
- Five members spent two hours and \$100 supporting a local individual in need.

Lafayette, IN Council 341

- Three members spent six hours supporting Climate Strike, benefiting 20,000 individuals.
- Four members spent four hours and \$100 supporting the local homeless shelter, benefiting 75 individuals.

Logansport, IN Council 354

- Four members spent three hours and \$25 supporting a Dunwoody Park cleanup, benefiting 50 individuals.

Donations

\$250 – Ann Marshall Scholarship Program

\$850 – Local Scholarships

IOWA REGIONAL COUNCIL

Des Moines, IA Council 115

- Two members spent 38 hours supporting a senior bus drive, benefiting 10 individuals.

Donations

\$272 – UCT Charities

\$250 – Dollars for Scholars

\$400 – Ronald McDonald House

\$300 – Blank Children's Hospital

\$100 – The Salvation Army

\$100 – Susan G. Komen Foundation

\$50 – Special Olympics

\$250 – Local Food Bank

\$100 – Methodist Hospital

Storm Lake, IA Council 357

Donations

\$389 – UCT Charities

\$200 – Buena Vista Regional Medical Center

\$50 – St. Mary's Youth Trip

\$200 – Tornado Backpack Project

\$100 – Buena Vista County Deputy Reserves

\$100 – Mr. Good Fellow

KY.-VA.-W.VA.-MD.-D.C. REGIONAL COUNCIL

Blue Grass Council 89, Lexington, KY

- One member spent 125 hours supporting the American Cancer Society, benefiting four individuals.

- One member spent 100 hours and \$275 supporting the Alpha Gamma Delta Sorority.
- One member spent 48 hours and \$140 supporting Meals on Wheels, benefiting 16 individuals.
- Three members spent 600 hours and \$2,000 supporting the Kentucky Genealogical & Historical Society, Inc.
- One member spent 13 hours supporting Centenary United Methodist Church, benefiting.
- Two members spent 45 hours supporting local assisted living facilities and nursing homes.

Donation

\$250 – Susan Cruse

Hill City Council 130, Lynchburg, VA

- Two members spent 8 hours supporting Buckingham County public school students, benefiting 100 individuals.

Donations

\$200 – Meals on Wheels

\$300 – The Salvation Army

\$200 – Blueridge Area Food Bank

Martinsburg, WV Council 209

- Eleven members spent 22 hours supporting the Special Olympic Sports Dinner, benefiting 55 individuals.
- Twenty members spent 100 hours and \$300 supporting Martinsburg Little League, benefiting 200 individuals.

Galax, VA Council 720

- Fifteen members spent three hours and \$100 supporting the American Cancer Society, benefiting 100 individuals.
- Fifteen members spent 20 hours and \$100 supporting the Galax Community Chest, benefiting 300 individuals.
- Fifteen members spent three hours and \$200 supporting Special Olympics, benefiting 50 individuals.
- Seventeen members spent three hours and \$100 supporting Joy Ranch, benefiting 78 individuals.

MANITOBA-SASKATCHEWAN REGIONAL COUNCIL

Regina, SK Council 266

- Eight members spent 35 hours and \$55 supporting Regina Lutheran Citizens Home, benefiting 62 individuals.
- Ten members spent 30 hours and \$300 supporting McNeil School, benefiting 300 individuals.

- One hundred fifty members spent 60 hours and \$5,600 supporting the Queen City United Soccer Club, benefiting 300 individuals.
- Six members spent 100 hours and \$200 supporting the Regina Raiders Special Olympics Soccer Team, benefiting 30 individuals.
- Twelve members spent 30 hours and \$2,300 supporting the Regina Raiders Special Olympics Soccer Team, benefiting 30 individuals.
- Six member spent 50 hours and \$30 supporting the Carmichael Outreach Men's Shelter, benefiting 20 individuals.
- Six members spent 60 hours and \$265 supporting the YMCA domestic violence program and My Aunt's Place, benefiting 30 individuals.
- Eight members spent 120 hours and \$900 supporting the YMCA domestic violence program and My Aunt's Place, benefiting 28 individuals.
- Eight members spent 120 hours and \$1,300 supporting the YMCA domestic violence program and My Aunt's Place, benefiting 30 individuals.
- Four members spent 30 hours and \$350 supporting three community schools, benefiting 250 individuals.
- Eight members spent 545 hours providing services for seniors, benefiting 50 individuals.
- Five members spent 200 hours supporting meal services, benefiting 50 individuals.

Donations

- \$2,000 – May E. Tisdale Scholarship Fund
- \$1,500 – Saskatchewan Voice of the People with Disabilities Girl Power
- \$1,300 – The Health Foundation
- \$500 – Cancer Foundation of Saskatchewan
- \$500 – Partners in Mental Health & Well Being
- \$500 – Canadian Red Cross
- \$500 – The Salvation Army
- \$500 – Saskatchewan Abilities Council
- \$500 – The Soup Haven
- \$500 – SIGN (Society for Involvement of Good Neighbors)
- \$500 – Yorkton Minor Hockey
- \$400 – Yorkton Music Festival

James B. Chrisp Council 448, Brandon, MB

- Members spent \$25 supporting Remembrance Day activities.
- Members spent \$500 supporting local scholarships.
- Two members spent three hours and \$109 supporting local shut-ins.
- Members spent 35 hours and \$1,027 supporting local charitable activities.
- Four members spent \$385 supporting The Manitoba Council Association Golf Tournament.

Donations

- \$545 – Westman Autism Support Group
- \$503 – Brandon Humane Society
- \$502 – Sun Fun for Kids
- \$259 – Helping Hands Food Kitchen
- \$542 – Samaritan House

\$2,000 – COR Enterprises
\$10,000 – Ashley Field Girls' Softball Diamond
\$10,000 – The Salvation Army

Moose Jaw, SK Council 519

- Two members spent two hours and \$500 supporting Autism Kids Group, benefiting 20 individuals.
- Two members spent one hour and \$200 supporting the Moose Jaw Music Festival, benefiting two individuals.
- Two members spent two hours and \$500 supporting the South Central Early Childhood Intervention Program, benefiting 20 individuals.
- Two members spent two hours and \$200 supporting Transition House Children.

Portage la Prairie, MB Council 923

- Six members spent two hours and \$1,000 supporting a Portage Collegiate graduate.
- Six members spent two hours and \$200 supporting PCI Life Skills graduates.
- Six members spent two hours and \$1,500 supporting Portage Arc Industries, benefiting 30 individuals.
- Ten members spent 60 hours as Terrier hockey game ushers.

Donations

\$650 – Big Brothers-Big Sisters
\$500 – Cystic Fibrosis Canada
\$1,150 – Central Plains Cancer Services

Neepawa, MB Council 924

- Five members spent four hours and \$150 sponsoring a UCT Safety Poster Contest, benefiting 15 individuals.
- One member spent one hour and \$62 supporting the Central Plains Cancer Services, benefiting 5,000 individuals.

Donations

\$250 – May E. Tisdale Scholarship Fund
\$50 – Beautiful Plains Agricultural Society
\$64 – NAC-TV
\$100 – Terry Fox Run
\$100 – CIBC Run for the Cure
\$140 – Local Charities

Minnedosa, MB Council 926

- Six members spent 35 hours and \$230 sponsoring a UCT Safety Poster Contest, benefiting 105 individuals.
- Two members spent four hours and \$300 supporting the Minnedosa Public Library summer reading program, benefiting 200 individuals.
- Four members spent four hours and \$2,000 supporting Valley Life Beginnings

Child Care, benefiting 100 individuals.

- One member spent two hours and \$500 supporting the Minnedosa Collegiate Graduate Scholarship, benefiting one individual.
- Twenty-five members spent 150 hours and \$5,329 supporting Central Plains Cancer Services, benefiting 200 individuals.
- Nine members spent 75 hours and \$212 supporting Adults with Disabilities Frontier, Minnedosa, benefiting 45 individuals.
- Three members spent six hours and \$75 supporting Adults with Disabilities Frontier, benefiting six individuals.

Donations

\$200 – Rolling River Festival of the Arts

\$200 – Port in the Storm

\$200 – Ronald McDonald House

\$100 – Terry Fox Foundation

\$200 – Kidney Foundation

MICHIGAN REGIONAL COUNCIL

Saginaw, MI Council 43

- Nine members spent one hour and \$200 supporting the Covenant Breast Cancer Foundation.
- Two members spent three hours and \$100 supporting Intermediate School District, benefiting eight individuals.
- One member spent 25 hours and \$300 supporting the Parkinson’s Foundation, benefiting one individual.
- Thirteen members spent 10 hours and \$3,300 supporting East Side Soup Kitchen, benefiting 10,000 individuals.
- Nine members spent two hours and \$850 supporting the Partnership Center.
- Thirteen members spent six hours and \$1,050 supporting The Salvation Army.
- Thirteen members spent nine hours and \$1,100 supporting the Rescue Mission, benefiting 75 individuals.
- Eleven members spent two hours and \$200 supporting the Mustard Seed Project.
- One member spent 46 hours supporting Michigan Blood.
- Eleven members spent six hours and \$300 supporting the Hospital Hospitality House.
- Thirteen members spent six hours and \$600 supporting I Support the 1%, benefiting 200 individuals.
- Thirteen members spent six hours and \$100 supporting Emmaus House, benefiting 24 individuals.

Donations

\$180 – UCT Fraternal Fund

\$100 – Habitat for Humanity

\$5,000 – First Church of the Nazarene

\$3,000 – Alzheimer’s Association

Coldwater, MI Council 452

- Members spent 25 hours and \$2,400 supporting the Hoagie Raffle Project.
- Fourteen members spent 20 hours supporting Books for Kids.
- Twenty-five members spent one hour and \$60 supporting a cancer program.

Donations

\$300 – Quincy Baseball/Softball Association
\$250 – Children’s Museum of Branch County
\$300 – Bronson USBC Adult/Youth Bowling Tournament
\$500 – St. Jude Children’s Research Hospital
\$500 – Shriner’s Hospital for Children
\$452 – Great Hospice Duck Race
\$200 – Branch County Area Food Pantry
\$100 – Coach Eby Family Youth Center
\$2,000 – Ann Marshall Scholarship Program

MINNESOTA-NORTH DAKOTA REGIONAL COUNCIL

Zenith Council 40, Duluth, MN

Donation

\$25 – UCT Charities

Grand Forks, ND Council 64

Donations

\$206 – UCT Fraternal Fund
\$2,500 – Community Violence Intervention Center
\$2,500 – Special Olympics

Southern Minnesota Council 661, Rochester, MN

Donations

\$59 – UCT Charities
\$200 Ironwood Springs Christian Ranch Military Retreat
\$100 – Special Olympics
\$250 – Southern Minnesota Food Shelf

MISSISSIPPI-LOUISIANA REGIONAL COUNCIL

Natchez, Mississippi Council 175

- Three members spent six hours and \$250 supporting Pleasant Acre Day School, benefiting 23 individuals.
- Five members spent 25 hours and \$350 supporting Natchez Stew Pot, benefiting 100 individuals.
- Two members spent eight hours and \$1,200 supporting Co-Lin Community College Foundation Scholarship Fund, benefiting two individuals.

Donation

\$1,000 – UCT Charities

Alexandria, LA Council 193

- Two members spent eight hours supporting Champ Cooper Elementary School, benefiting 200 individuals.
- Two members spent 20 hours supporting the Cub Scouts, benefiting 25 individuals.
- Two members spent 12 hours and \$20 supporting a local food bank.
- Two members spent 180 hours and \$100 supporting South East Ministries, benefiting 835 individuals.
- Two members spent 76 hours supporting Goodwill Industries, inc.
- Two members spent 40 hours and \$100 supporting Foster Parents of Louisiana, benefiting 500 individuals.
- Two members spent 20 hours and \$150 supporting the Council on Aging, benefiting 75 individuals.

Donations

\$24 – UCT Fraternal Fund

\$2,000 – Ann Marshall Scholarship Program

Baton Rouge, LA Council 499

- Twelve members spent 36 hours and \$520 supporting the Special Friends Dance, benefiting 250 individuals.
- Thirteen members spent 143 hours and \$68 supporting Brave Heart of Louisiana – Children in Need, Inc., benefiting 103 individuals.
- Twenty members spent 20 hours and \$200 supporting Toys for Tots, benefiting 20 individuals.
- One member spent six hours supporting first responders, benefiting 1,000 individuals.
- Two members spent four hours supporting a neighborhood yard cleanup, benefiting six individuals.
- One member spent 116 hours and \$90 supporting a local assistance program, benefiting 12 individuals.
- One member spent 41 hours supporting Southeast Ministries Food Bank, benefiting 835 individuals.
- Two members spent 11 hours and \$50 supporting Southeast Ministries Diaper Ministry, benefiting 250 individuals.
- Two members spent six hours and \$30 supporting Operation Christmas Child, benefiting 10 individuals.
- One member spent \$2,000 supporting Operation Christmas Child, benefiting 10 individuals.
- Two members spent four hours and \$400 supporting Our Lady of the Lake School, benefiting 630 individuals.
- Two members spent 34 hours and \$350 supporting Jefferson Baptist Missions, benefiting 294 individuals.

McComb, MS Council 576

- Two members spent 400 hours supporting Central Baptist Church, benefiting four individuals.
- Two members spent 300 hours supporting Central Baptist Church Helping Hands, benefiting 15 individuals.
- Ten members spent eight hours supporting Southwest Children's Advocacy Center, benefiting 100 individuals.
- Ten members spent 10 hours supporting Pal's, benefiting dogs and cats.
- One member spent 45 hours supporting Wednesday Friends, benefiting 20 individuals.
- One member spent 100 hours supporting St. Andrew's Mission, benefiting the community.
- One member spent 150 hours supporting Operation Christmas Child, benefiting 78 individuals.
- Nine members spent 19 hours supporting local nursing homes, benefiting 824 individuals.
- Nine members spent three hours and \$300 adopting a family for Christmas, benefiting four individuals.
- Two members spent two hours and \$104 supporting a local individual in need.
- One member spent 10 hours supporting 21 Club, benefiting 100 individuals.

Donations

\$100 – Local Individual

\$150 – Kenneth Allred Adams UMC Building Fund

\$150 – D.D. Jackson Pisgah UMC

MONTANA-UTAH-IDAHO REGIONAL COUNCIL

Salt Lake Council 81, Salt Lake City, UT

Donations

\$500 – Hartvigsen School for Children with Disabilities

\$500 – Jordan Valley School for Children with Disabilities

\$500 – Kauri Sue Hamilton School for Children with Disabilities

\$2,000 – Utah Food Bank

\$1,000 – Primary Children's Hospital

\$1,000 – Shriner's Hospital for Children

Butte, MT Council 106

- One member spent 142 hours supporting a person with intellectual disabilities.
- Two members spent 162 hours and \$250 supporting CASA of Gallatin County, benefiting five individuals.
- One member spent 26 hours supporting 30 nursing home and assisted living residents.
- Three members spent six hours supporting a local college student.

Donations

\$250 – UCT Fraternal Fund

\$250 – May E. Tisdale Scholarship Fund
\$150 – Get Well Benefit/Ray of Hope
\$100 – St. James Healthcare Foundation
\$100 – Homeless Butte Rescue Mission
\$250 – Leukemia and Lymphoma Society
\$100 – Montana Guardian Fund

Boise, ID Council 313

- Two members spent 30 hours and \$3,200 supporting Meals on Wheels.
- Two members spent 200 hours supporting the Melba Senior Center, benefiting 80 individuals.
- Two members spent 10 hours and \$2,000 supporting St. Paul's School, benefiting nine individuals.

Donation

\$3,000 – Rental Assistance

NEBRASKA-KANSAS REGIONAL COUNCIL

Beatrice, NE Council 79

- One member spent 373 hours supporting Mosaic for individuals with intellectual disabilities.

Donations

\$100 – YMCA Strong Kid Campaign
\$250 – The Salvation Army
\$250 – Gage County Foundation
\$125 – Beatrice Public School Backpack Program
\$125 – Youth Recreation Inc.
\$137 – Beatrice Public School Nurse Fund
\$80 – National Fire Safety Council
\$250 – Community Food Pantry

Lincoln, NE Council 104

- Eighteen members spent 10 hours and \$500 supporting the Lincoln Food Bank, benefiting 400 individuals.
- Twenty members spent 310 hours and \$4,763 supporting the Bristol Hiatt Poker Run Road Rally, benefiting five individuals.
- Eight members spent 10 hours and \$100 supporting The Salvation Army.
- Twenty members spent eight hours and \$1,500 supporting three local college students.
- Twenty-four members spent 75 hours and \$441 supporting People's City Mission, benefiting 50 individuals.
- Three members spent 30 hours and \$250 supporting Ashland Kid's Cupboard, benefiting 15 individuals.
- Six members spent eight hours and \$15 supporting Ronald McDonald House
- Eight members spent 50 hours and \$800 supporting Goodwill Industries, Inc.,

benefiting 200 individuals.

- Two members spent 15 hours and \$450 supporting the Open Door Mission, benefiting 125 individuals.
- One member spent 1,100 hours and \$800 sewing masks, benefiting 750 individuals.

Donation

\$250 – Arbor Youth Services

Hastings, NE Council 109

- One member spent 10 hours and \$119 supporting VA Rehab, benefiting two individuals.
- One member spent 27 hours supporting the Good Samaritan Society.
- One member spent 20 hours supporting Jon's Daughters International

Donations

\$300 – Crossroads Mission

\$300 – The Salvation Army

\$225 – Hastings American Legion Junior Baseball

\$300 – Hastings Food Pantry

Grand Island, NE Council 134

Donations

\$500 – UCT Fraternal Fund

\$200 – Ann Marshall Scholarship Program

\$200 – American Cancer Society's Relay for Life

\$200 – Central Nebraska Humane Society

\$100 – Special Olympics

\$200 – Goodwill Industries Inc.

\$200 – Mosaic

\$200 – Wreaths Across America

\$500 – Hero Flight

\$300 – Crime Stoppers

\$400 – Grand Generation Center

\$200 – The Salvation Army

\$200 – Hope Harbor

Nebraska City, NE Council 569

- Members spent \$100 supporting the Greater Nebraska Science Fair.
- Members spent \$100 supporting an after-prom party.
- Two members spent \$125 supporting the Knights of Columbus Food Pantry.
- Two members spent \$125 supporting the Nebraska City Food Bank.
- Members spent \$125 supporting Special Olympics.
- Two members spent two hours supporting Meals on Wheels.

NEW ENGLAND REGIONAL COUNCIL

Providence, RI Council 67

- Two members spent six hours and \$100 supporting the North Providence Senior Center, benefiting eight individuals.
- Two members spent six hours and \$135 supporting Moms of Marievillle, benefiting 20 individuals.
- One member spent one hour and \$250 supporting Michelle Doti, benefiting four individuals.
- Two members spent four hours and \$100 supporting Anthony Carnevale Elementary School.
- Four members spent eight hours and \$214 supporting St. Thomas Food Pantry, benefiting 35 individuals.
- Three members spent six hours and \$144 supporting the Providence Women's Shelter, supporting 12 individuals.
- Two members spent four hours and \$94 supporting the Providence Wound Care Clinic, benefiting 15 individuals.
- Two members spent four hours and \$277 supporting Toys for Tots, benefiting 20 individuals.
- Two members spent five hours and \$424 supporting St. Mary's Home for Children, benefiting 20 individuals.
- Two members spent two hours and \$100 supporting The Rhode Island Food Bank.

Donations

\$100 – Wounded Warrior

\$500 – Meeting Street Telethon

Manchester, NH Council 195

- Two members spent 12 hours supporting the Shrine Sneaker Fund, benefiting 100 individuals.
- Two members spent 16 hours supporting Horizons Homeless Food Pantry, benefiting 150 individuals.
- One member spent 10 hours supporting the New England Clowns Institute, benefiting 200 individuals.
- One member spent 20 hours supporting Elliot Hospital, benefiting 75 individuals.

Donations

\$750 – Ann Marshall Scholarship Program

\$200 – Liberty House

\$200 – Johnny Lobello Fund

Danielson, CT Council 734

- Members spent \$100 supporting a local Thanksgiving food drive, benefiting needy families.
- Members spent \$75 supporting Toys for Tots.
- Members spent \$75 supporting a local homeless shelter.

- Members spent \$100 supporting a local church soup kitchen.
- Members spent \$100 supporting the local food share.
- Members spent \$100 supporting a local breast cancer drive.
- Members spent \$20 supporting The Salvation Army.
- Members spent \$20 supporting the local bass fund, benefiting three individuals.

OHIO REGIONAL COUNCIL

Columbus, OH Council 1

- Eight members spent 20 hours and \$2,750 supporting NNEMAP Food Pantry.
- Four members spent eight hours and \$94 supporting the Columbus Special Olympics Comets, benefiting 200 individuals.

Donations

\$100 – May E. Tisdale Scholarship Fund

\$100 - Heart of Unlimited Boundaries

\$100 – Ann Marshall Scholarship Program

Gem City Council 3, Dayton, OH

- Six members spent 24 hours supporting the Intellectual Disabled of Montgomery County, benefiting 200 individuals.
- Nine members spent 20 hours supporting Matthew 25: Ministries.
- Eight members spent 48 hours and \$700 supporting the Vandalia Food Pantry.
- Seven members spent 28 hours supporting Forrest Hill Cemetery.
- One member spent 24 hours supporting the First Light Church Vandalia Food Bank.
- Two members spent eight hours and \$700 supporting Smith Middle School.
- One member spent 80 hours supporting the North Texas Food Bank.

Donations

\$250 – UCT Charities

\$500 – Ann Marshall Scholarship Program

\$100 – Ohio Penny Parade

\$500 – Heart of Unlimited Boundaries

\$500 – First Light Church Care for Kids

\$50 – Hospice of Dayton

\$85 – Legacy

Lancaster, OH Council 6

- Five members spent five hours and \$100 supporting Hearts of Unlimited Boundaries.
- Three members spent five hours and \$25 supporting Girls Scout Troup #2788.
- Two members spent four hours supporting Matthew 25: Ministries.

Donations

\$100 – Ann Marshall Scholarship Program

\$100 – St. Jude Children's Research Hospital

\$100 – Heart of Unlimited Boundaries
\$200 – Fairfield County Disabilities Cerebral Palsy

River City Council 11, Portsmouth, OH

Donations

\$201 – UCT Fraternal Fund
\$100 – Heart of Unlimited Boundaries

M.J. Terapak Council 144, Columbus, OH

- One member spent five hours and \$25 supporting an Alzheimer’s walk.
- Fifteen members spent 20 hours and \$150 supporting Buddy Boxes.
- Three members spent 12 hours supporting the Tom Fennessey/Mike Harden Backpack Project.
- Three members spent 10 hours and \$147 supporting the Homeless Families Foundation.
- One member spent 12 hours and \$100 supporting Lifecare Alliance.
- Six members spent six hours and \$150 supporting the Leukemia & Lymphoma Society.
- One member spent 12 hours and \$100 supporting My Very Own Blanket.
- Two members spent two hours supporting Lifecare Alliance, benefiting five individuals.
- Two members spent four hours and \$138 supporting BESA Adopt a Senior, benefiting four individuals.
- One member spent 108 hours supporting Habitat for Humanity.
- One member spent eight hours supporting Bethel Road Church
- One member spent 60 hours supporting Riverside Methodist Hospital.

Donations

\$25 – Pancreatic Cancer Research
\$250 – Holy Family Soup Kitchen
\$700 – Mid Ohio Food Bank
\$150 – The Salvation Army
\$250 – Charity Newsies

Alliance, OH Council 261

- Five members spent seven hours and \$50 supporting Rebecca Stallman Southgate School, benefiting two individuals.
- Fifteen members spent 150 hours and \$715 supporting the K105 St. Jude’s Radio-Thon.
- Three members spent 27 hours and \$275 supporting a Junior Golf Tournament.
- Ten members spent two hours and \$100 supporting Heart of Unlimited Boundaries.
- Six members spent two hours and \$100 supporting Heart of Unlimited Boundaries.
- Six members spent two hours and \$100 supporting UCT scholarships.

Fraternal Council 380, Jackson, OH

- Two members spent four hours supporting the Jackson County Veteran's Memorial Wreath, benefiting 300 individuals.
- Five members spent 20 hours supporting Blessing Boxes, benefiting 30 individuals.
- Two members spent six hours supporting Four Winds Community Nursing Home, benefiting 20 individuals.
- Ten members spent 10 hours and \$200 supporting Geared Up for Christmas, benefiting one individual.
- Four members spent four hours and \$49 supporting Four Winds Community Nursing Home, benefiting 84 individuals.

Donations

\$50 - End Christmas Hunger
\$50 – Jackson Sideliners Football Boosters
\$100 – UCT Fraternal Fund
\$100 – May E. Tisdale Scholarship Fund
\$100 – Oak Hill Food Pantry
\$100 – Jackson Food Pantry
\$100 – Arbor Youth Services
\$200 – Heart of Unlimited Boundaries
\$100 – Local Cancer Patient
\$200 – Growing Oaks Food Program

Harmony Council 694, Toledo, OH

- One member spent eight hours supporting the Veterans Med Clinic.
- One member spent 12 hours supporting Hospital St. Charles.
- Three members spent five hours supporting Goodwill Industries, Inc.
- Two members spent three hours supporting St. Vincent DePaul.

Donation

\$25 – May E. Tisdale Scholarship Fund

Buckeye Council 2000, Columbus, OH

- Four members spent two hours and \$100 supporting the Leukemia & Lymphoma Society.
- Five members spent five hours and \$400 supporting Faith Mission.
- Five members spent 13 hours and \$60 supporting Holiday Cards for the Troops.
- Six members spent 20 hours and \$70 supporting Ronald McDonald House.

Donations

\$250 – Ann Marshall Scholarship Program
\$150 – Family Mentor Foundation
\$150 – NNEMAP Food Pantry
\$105 – Toys for Tots
\$100 – Heart of Unlimited Boundaries
\$100 – Faith Mission

\$60 – Dodge Recreation Center

OREGON-WASHINGTON-BRITISH COLUMBIA REGIONAL COUNCIL

Vancouver, BC Council 284

- One member spent 30 hours supporting a parent advisory council.
- Two members spent 38 hours supporting a seniors community centre.
- One member spent 150 hours supporting a food bank and legacy quilters.
- One member spent 200 hours supporting a local museum.
- Two members spent \$1,000 supporting The Salvation Army.
- Two members spent \$50 supporting the Hard of Hearing Society.
- Three members spent \$600 supporting Value Village.
- Two members spent \$25 supporting a local high school.

Eugene, OR Council 681

- Six members spent 52 hours and \$810 supporting Jasper Mountain.
- Eight members spent 96 hours and \$810 supporting Pearl Buck.

PENNSYLVANIA REGIONAL COUNCIL

Indiana, PA Council 598

- Two members spent four hours supporting The Salvation Army.

Donation

\$250 – God’s Choice

SOUTH DAKOTA REGIONAL COUNCIL

Yankton, SD Council 384

- Three members spent three hours and \$24 supporting 4-H.
- Five members spent one hour and \$20 supporting the Boys Scouts.
- Five members spent two hours and \$40 supporting the Girl Scouts.
- Four members spent three hours and \$225 supporting Pathways Homeless Shelter.
- One member spent one hour and \$200 supporting the Knights of Columbus.
- One member spent five hours and \$100 supporting The Center.
- Two members spent one hour and \$30 supporting Catholic Daughters.
- Two members spent one hour and \$250 supporting Sacred Heart Catholic School.

Donations

\$516 – Compassion

\$120 – Real Life Catholic

\$200 – Covenant House

\$300 – The Senior Center

\$100 – Boys and Girls Club

\$126 – United Way

SOUTHEASTERN REGIONAL COUNCIL

Spartan Council 323, Spartanburg, SC

- Three members spent three hours and \$1,000 supporting the Rise Program, benefiting 15 individuals.
- Three members spent three hours and \$1,500 supporting the Rise Program, benefiting 18 individuals.
- Three members spent three hours and \$1,500 supporting the Rise Program, benefiting 20 individuals.
- Three members spent three hours and \$1,000 supporting The SonShine Club, benefiting 125 individuals.
- Three members spent three hours and \$200 supporting The Charles Lea Center, benefiting 20 individuals.
- Three members spent three hours and \$1,500 supporting The Charles Lea Center, benefiting 100 individuals.
- Three members spent three hours and \$2,000 supporting Bethel United Methodist Church, benefiting 40 individuals.
- Two members spent 75 hours supporting Bethel United Methodist Church, benefiting 40 individuals.

Donation

\$137 – UCT Disaster Fund

Winston-Salem, NC Council 548

Donations

\$1,000 – Give a Child a coat, Inc., benefiting 500 individuals.

\$500 – Pilot Mountain Outreach Ministry.

\$500 – Cancer Services.

\$500 – Second Harvest Food Bank.

\$500 – Sunny Side Ministries.

\$500 – The Salvation Army

\$500 – Crisis Control Ministries.

\$500 – Family Services.

\$500 – Feed the Children.

\$500 – Doctors without Borders.

\$500 – Food for the Poor, Inc.

\$500 – The Enrichment Center.

Orlando, FL Council 631

- Two members spent one hour and \$350 supporting The Salvation Army.
- One member spent one hour and \$200 supporting the Orlando Rescue Mission.
- One member spent one hour and \$150 supporting Disabled American Veterans.
- One member spent one hour and \$200 supporting the Florida Baptist Children's Home.
- Three members spent 22 hours and \$200 supporting the Methodist Children's Home, benefiting six individuals.
- One member spent one hour and \$200 supporting Coalition for the Homeless.

- Two members spent one hour and \$200 supporting Aloma Baptist Church.
- Two members spent 25 hours and \$130 supporting Operation Christmas Child.

Donations

\$100 – UCT Charities

\$100 – May E. Tisdale Scholarship Fund

\$1,250 – Expenses for Underprivileged Individuals

St. Petersburg, FL Council 649

- Three members spent two hours and \$100 supporting the American Institute for Cancer Research.
- Three members spent two hours and \$200 supporting St. Jude Children’s Research Hospital.
- Three members spent 156 hours supporting a local cancer patient.
- Three members spent \$2,386 supporting a training program for an individual with Down Syndrome.
- Three members spent three hours and \$100 supporting Special Olympics.
- Three members spent 49 hours supporting three local individuals.

Donations

\$77 - UCT Charities

\$100 – Habitat for Humanity

Ocala, FL Council 808

- Three members spent seven hours and \$100 supporting The Salvation Army.
- Four members spent 11 hours and \$200 supporting SAFE.
- Seven members spent 28 hours and \$221 supporting pandemic assistance.

Donations

\$20 – Arbor Day Foundation

\$100 – Samaritan’s Purse

TEXAS REGIONAL COUNCIL

Texoma Council 90, Denison TX

- One member spent 47 hours supporting seniors.
- One member spent 15 hours working with children and prisoners.
- One member spent 2,600 hours helping a single mother with childcare.
- One member spent 120 hours preparing tax returns.
- Two members spent \$200 supporting Toys for Tots.
- One member spent six hours supporting a Head Start class.
- Three members spent three hours and \$2,500 supporting the Run Run Rudolph 5K for St. Mary’s Catholic School.
- Two members spent two hours and \$50 supporting the Battle of Waterloo 5K for Habitat for Humanity.
- Two members spent 10 hours distributing food.
- Two members spent two hours and \$50 fundraising.

- One member spent 50 hours reading to children.

Tyler, TX Council 306

- One member spent 48 hours supporting Quilts for Aids Babies.
- One member spent 24 hours supporting a local recreation center.
- One member spent 200 hours supporting Mustard Seed Ministries.
- One member spent 112 hours supporting Wonderful Wednesday.
- One member spent 6 hours supporting the Clothes Closet.
- One member spent 18 hours supporting Petal Nursing Home.

Donations

\$173 – UCT Charities

\$5,000 – Bill Martin Scholarships

San Jacinto Council 915, Pasadena, TX

- Two members spent six hours and \$200 supporting the Pasadena Independent School District Foundation.
- Three members spent three hours and \$150 supporting the National Child Safety Council.

Donation

\$250 – The Salvation Army

Fort Worth Downtown Council 934, Fort Worth, TX

- Two members spent 700 hours and \$300 making over 500 masks for senior living homes and first responders.

WISCONSIN REGIONAL COUNCIL

Janesville, WI Council 108

- Six members spent three hours and \$100 supporting Special Olympics.
- Six members spent one hour and \$200 supporting Special Olympics Janesville Agency #702.

Donations

\$120 – UCT Charities

\$50 – May E. Tisdale Scholarship Fund

\$60 – ECHO Food Pantry

\$50 – Janesville Good Samaritan Fund

\$50 – VetsRoll.com

\$28 - Seeds of Hope

Chippewa Falls, WI Council 335

- One member spent two hours and \$100 supporting Chippewa Falls Youth Baseball, benefiting 200 individuals.

- Fifteen members spent 18 hours supporting community blood drives.
- Fifteen members spent 20 hours and \$90 supporting the Cornell & Lake Holcomb After School Program, benefiting 185 individuals.
- Two members spent four hours and \$400 supporting the Cornell & Lake Holcomb After School Program, benefiting 185 individuals.
- Four members spent 12 hours supporting The Salvation Army, benefiting 100 individuals.

Donations

- \$100 – May E. Tisdale Scholarship Fund
- \$300 – Chippewa Falls Food Pantry
- \$300 – Jim Falls Food Pantry
- \$100 – American Cancer Society
- \$100 – Agnes’ Table
- \$200 – Eau Clair Community Table

Racine, WI Council 337

- Four members spent two hours and \$50 supporting the Hospitality Center of Racine, benefiting 50 individuals.
- Ten members spent two hours and \$100 supporting the Hospitality Center of Racine.
- Five members spent 15 hours and \$37 supporting Faith Hope & Love.
- Four members spent two hours and \$1,000 supporting Faith Hope & Love.
- Fifteen members spent 15 hours and \$110 supporting Veterans Outreach of Wisconsin.
- Ten members spent two hours and \$50 supporting Ray & Dan’s Rendering Thanks Thanksgiving community dinner, benefiting 10 individuals.
- Ten members spent two hours and \$200 supporting the Racine County Food Bank.
- Fifteen members spent 30 hours and \$500 supporting Santa in a Shoebox, benefiting 45 individuals.

Donations

- \$138 – UCT Fraternal Fund
- \$30 – Kingdom Builders
- \$50 – The Salvation Army
- \$50 – Disabled American Veterans
- \$50 – St. Jude Children’s Research Hospital
- \$50 – Hospitality Center of Racine

Report of the Canadian Delegation to UCT

Since we met last in New Orleans, I am pleased to report our elected members of the Canadian delegation have respectfully held their positions until we can again meet in person and have another election of officers. Canadian councils, as you are aware, are totally fraternal, and the COVID pandemic has pretty much made it impossible for many of them to have meetings or activities for fundraising and charity events. Membership losses have been significant.

The withdrawal of insurance benefits in Canada had a significant effect on membership numbers. I am pleased to advise that our membership has two significant programs available: Destination: Travel Group, Inc. Insurance that even provides benefits for COVID related issues, and provinces east of Manitoba have a property and vehicle insurance program through Northbridge Insurance Benefit. With perks and discounts for our membership, I am expecting an expansion of benefits and territories shortly.

During the past few months, several letters of encouragement and the offer of support have been sent to all Canadian councils along with the plea to make membership their number one priority.

Recently the Canadian Task Force, tackling the Future of UCT in Canada, launched a cross country support plan for food banks. I am pleased to advise many councils answered the call, providing a uniform front from coast to coast.

As usual, it never ceases to amaze us that the Canadian councils lead the way with donations to worthy causes. It is our job to remind them that it takes members to make this happen. Every member is responsible to help us grow.

On behalf of the Executive Team of the Canadian Delegation: Past President Linda Boudreau (Atlantic), Vice President Paul LeBlanc (Atlantic), Vice President Rod Wilson (ACT Dominion), and Secretary-Treasurer Phyllis Poets (Manitoba-Saskatchewan), please place our report on file.

*Past Regional President Douglas Honeyford, ACT-UCT
President Canadian Delegation*

UCT Secretary-Treasurer Steve Desselles made a motion that the pre-printed reports and online committee reports be accepted as printed and placed on file. Linda Boudreau seconded the motion, which passed unanimously.

Report of the UCT Secretary-Treasurer

The following information highlights the council activity and Past International President, Auxiliary Past International President, and Past Regional President deaths for UCT, as well as membership data for the year April 1, 2020, to March 31, 2021.

Also included is the benevolent report for the year ending December 31, 2020, and a UCT Charities update. The list of officer deaths was compiled from information reported to the home office.

As my six-year term comes to an end, I think about all the people that have touched my life during this time. Working with exceptionally good Board members, we have experienced some high points and low points these past years. Your Board of Governors for the last two years has had to make some exceedingly difficult decisions to ensure the longevity of our great Order. I would like to thank each one of them for their hard work and leadership.

I could not have done this job for you without an extremely helpful home office staff.

Kevin Hecker, CEO: Thank you for always being there for me with the endless questions and phone calls. You are an outstanding CEO.

Accounting Department (Andrew Swetnam, CFO; Sonja Miller, Accounting Manager; and Jane Visocan, Compliance Specialist): Andrew and Sonja, I have never met such tireless workers; keep up that unyielding dedication. “Miss Jane,” I truly do not know what I would have done without your help. You were always there to help me out when I had questions. Thank you for everything you do.

My Financial Advisor, Gerald Thomas, CPA: Thank you Jerry for our long talks and your guidance.

Fraternal Department (Sandy Shafer, retired; Kate Chillinsky, Vice President, Membership & Communications; Linda Fisher, Public Relations Manager; Anita Neal Special Projects Coordinator; and David Knapp, Graphic Designer): Enough cannot be said about this department. Y’all were always there to help.

Insurance Sales Department, Kevin Roberts, Vice President
Information Technology, Ray Sherrick, Vice President
Human Resources Department, Nicole Watson, Manager
Insurance Oversight Board; Jeff Sopp and Shaun Gregorie

Someone who was so dear to my heart, and I was honored to call her my friend: Ann Marshall. Ann, we all love you and miss you dearly.

It was one of my finest moments as UCT Secretary-Treasurer, with the help of Linda Fisher, to see the Ann Marshal Scholarship Program developed, voted on, approved, and introduced to our UCT membership. We are all looking forward to watching this scholarship program grow.

As my time ends, I want to say THANK YOU to the membership of this great Order for trusting in me to be your UCT Secretary-Treasurer.

Stephen R. Desselles
UCT Secretary-Treasurer

LOCAL COUNCIL ACTIVITY

LOCAL COUNCILS CLOSED

ACT-UCT Dominion Regional Council

Nanaimo, British Columbia Council 1004 closed; members transferred to Vancouver, British Columbia Council 284 on March 30, 2021.

New Westminster, British Columbia Council 1005 closed; members transferred to Kelowna West Council 1003, Kelowna, British Columbia, on June 30, 2020.

Ottawa 2000 Council 1047, Ottawa, Ontario, closed on September 22, 2020; members transferred to Sudbury, Ontario Council 1051 and North Bay, Ontario Council 1049.

Atlantic Regional Council

Scotia Council 838, Halifax, Nova Scotia, closed; members transferred to Blomidon Council 918, Kentville, Nova Scotia, on October 16, 2020.

Illinois Regional Council

Rockford, Illinois Council 119 closed; members transferred to Elgin, Illinois Council 412 on July 1, 2020.

Jacksonville, Illinois Council 182 closed; members transferred to Capitol Council 95, Springfield, Illinois, on March 31, 2021.

Centralia, Illinois Council 211 closed; members transferred to Capitol Council 95, Springfield, Illinois, on October 1, 2020.

Louis Amell Jr. Council 339, Streator, Illinois, closed; members transferred to Capitol Council 95, Springfield, Illinois, on October 1, 2020.

Arthur E. Wagner Council 687, Kankakee, Illinois, closed; members transferred to Elgin, Illinois Council 412 on July 1, 2020.

Indiana Regional Council

Anderson, Indiana Council 187 closed; members transferred to Logansport, Indiana Council 354 on March 9, 2021.

Michigan Regional Council

Battle Creek, Michigan Council 253 closed; members transferred to Coldwater, Michigan Council 452 on October 1, 2020.

Iron Mountain, Michigan Council 668 closed; members transferred to Coldwater, Michigan Council 452 on October 1, 2020.

New England

North Shore Council 894, Swampscott, Massachusetts, closed; members transferred to Western Massachusetts Council 686, Westfield, Massachusetts, on March 1, 2021.

Danielson, Connecticut Council 734 closed; members transferred to Narragansett Council 699, Cranston, Rhode Island, on March 1, 2021.

Ohio Regional Council

Zanesville, Ohio Council 20 closed; members transferred to M.J. Terapak Council 144, Columbus, Ohio, on October 28, 2020.

Scioto Council 33, Chillicothe, Ohio, closed; members transferred to Fraternal Council 380, Jackson, Ohio, on October 28, 2020.

Bellefontaine, Ohio Council 508 closed; members transferred to Columbus, Ohio Council 1; Gem City Council 3, Dayton, Ohio; and M.J. Terapak Council 144, Columbus, Ohio, on October 30, 2020.

Pennsylvania Regional Council

Harrisburg, Pennsylvania Council 358 closed; members transferred to Steel City Council 790, Pittsburgh, Pennsylvania, on June 30, 2020.

Butler, Pennsylvania Council 465 closed; members transferred to Steel City Council 790, Pittsburgh, Pennsylvania, on July 2, 2020.

Philipsburg, Pennsylvania Council 621 closed; members transferred to Indiana, Pennsylvania Council 598 on March 31, 2021.

South Dakota Regional Council

Sioux Falls, South Dakota Council 100 closed; members transferred to Fenimore Council 249, Mitchell, South Dakota, on March 30, 2020.

PAST INTERNATIONAL PRESIDENT DEATHS

Arkansas-Oklahoma-Missouri Regional Council

G. Mike McComber, Ardmore, Oklahoma Council 151; joined September 4, 1962; died January 9, 2021, at age 93.

Iowa Regional Council

Kenneth E. Lee, Des Moines, Iowa Council 115; joined February 2, 1961; died February 7, 2021, at age 87.

New York Regional Council

Walter H. Schneider, Edwin K. Kohl Council 414, Newburgh, New York; joined January 21, 1959; died January 14, 2021, at age 91.

Wisconsin Regional Council

Edward L. Stuebe, Racine Wisconsin Council 337; joined November 15, 1965; died July 12, 2020, at age 86.

AUXILIARY PAST INTERNATIONAL PRESIDENT DEATH

Texas Regional Council

Sarah J. Cooper, Tyler, Texas Council 306; joined September 1, 1982; died March 9, 2021, at age 94.

PAST INTERNATIONAL CHAPLAIN DEATH

Atlantic Regional Council

Lindsay G. Pitcher, Scotia Council 838, Halifax, Nova Scotia; joined January 26, 1972; died August 20, 2020, at age 86.

PAST REGIONAL PRESIDENT DEATHS

ACT-UCT Dominion Regional Council

Dan G. Corbell, North Bay, Ontario Council 1049; joined October 16, 1969; died January 19, 2021, at age 86.

Arkansas-Oklahoma-Missouri Regional Council

Luella Armstrong, Cape Girardeau, Missouri Council 534; joined April 1, 1982; died April 30, 2020, at age 92.

James H. Hoskinson, Batesville, Arkansas Council 613; joined November 22, 1977; died December 4, 2019, at age 91.

Atlantic Regional Council

Philip R. Dauphinee, Pictou Council 879, New Glasgow, Nova Scotia, joined January 18, 1960; died December 19, 2020, at age 96.

Jean Claude Deschênes, Madawaska Council 830, Edmundston, New Brunswick; joined February 23, 1977; died August 3, 2020, at age 72.

Richard D. Hatt, Moncton, New Brunswick Council 758; joined November 16, 1988; died July 10, 2020, at age 79.

Jean L. Michaud, Madawaska Council 830, Edmundston, New Brunswick; joined October 25, 1973; died February 1, 2021, at age 73.

Colorado-Wyoming Regional Council

Dale F. Hintz, Frontier Council 727, Cheyenne, Wyoming; joined March 17, 1967; died December 23, 2020, at age 80.

Ky.-Va.-W.Va.-Md.-D.C. Regional Council

Joseph M. Cummons, Parkersburg, West Virginia Council 35; joined August 10, 1961; died August 17, 2020, at age 87.

Michigan Regional Council

Walter E. Pierson, Coldwater, Michigan Council 452; joined June 11, 1959; died May 14, 2020, at age 85.

Ilene C. Woodman, Battle Creek, Michigan Council 253; joined April 1, 1984; died April 12, 2020, at age 86.

Minnesota-North Dakota Regional Council

Robert R. Friesz, Grand Forks, North Dakota Council 64; joined October 10, 1955; died August 25, 2020, at age 90.

Lawrence J. Quam, Zenith Council 40, Duluth, Minnesota; joined March 23, 1966; died June 7, 2020, at age 86.

Nebraska-Kansas Regional Council

Lester J. Hooper, Beatrice, Nebraska Council 79; joined December 2, 1976; died January 29, 2021, at age 87.

Robert L. Williams, Hastings, Nebraska Council 109; joined March 23, 1977; died August 31, 2020, at age 78.

Ohio Regional Council

Lester V. (Butch) Fritz Jr., Bucyrus, Ohio Council 334; joined September 16, 1969; died September 27, 2020, at age 73.

Evelyn M. Heyman, Columbus, Ohio Council 1; joined January 21, 1959; died January 14, 2021, at age 91.

Willard K. Martsof, Salem, Ohio Council 590; joined December 1, 1976; died August 25, 2020, at age 85.

Bruce R. Petry, Gem City Council 3, Dayton, Ohio; joined December 3, 1976; died December 8, 2020, at age 80.

John Raptosh, Gem City Council 3, Dayton, Ohio; joined November 6, 1972; died April 24, 2020, at age 82.

Oregon-Washington-British Columbia Regional Council

Adeline Brown, Vancouver, British Columbia 284; joined February 1, 1983; died March 6, 2021, at age 83.

Alvin C. Hendricks, Umpqua-Roseburg Council 887, Roseburg, Oregon; joined October 15, 1971; died October 18, 2019, at age 90.

Richard S. (Sid) Toleno, Umpqua-Roseburg Council 887, Roseburg, Oregon; joined June 1, 1984; died March 8, 2021; at age 81.

Pennsylvania Regional Council

Melvin C. Durrwachter Sr., Williamsport, Pennsylvania Council 35; joined May 6, 1957; died August 29, 2020, at age 96.

Southeastern Regional Council

Lewis O. McCallister Sr., Spartan Council 323, Spartanburg, South Carolina; joined July 22, 1957; died May 17, 2020, at age 92.

BENEVOLENT REPORT
For the Year Ended December 31, 2020

Beginning Balance		\$	25,000
<hr/>			
Donations and Per Capita			
Fraternal Benevolent (FBF)	\$	24,016	
Widows' & Orphans' (W&O)	\$	0	
Disaster/Foundation	\$	0	
	\$	24,016	
<hr/>			
Benevolent Payments			
Fraternal Benevolent (FBF)	\$	13,851	
Widows' & Orphans' (W&O)	\$	18,825	
Disaster/Foundation	\$	262	
	\$	32,938	
<hr/>			
Net Change		\$	-8,922
<hr/>			
Balance Before Funding		\$	16,078
<hr/>			
Funding From General Operations		\$	8,922
<hr/>			
Ending Balance		\$	25,000
<hr/>			

UCT CHARITIES REPORT
For the Year Ended December 31, 2020 (Unaudited)

	UCT Charities	Heaston		Total
Total Assets	\$ 2,124,332	\$ 2,028,034	\$	4,152,366
Income				
Contributions	\$ 15,738	\$ 0	\$	15,738
Investment	\$ 58,658	\$ 66,165	\$	124,823
Total	\$ 74,396	\$ 66,165	\$	140,561

Scholarships Paid		Awarded	Amount
UCT Charities	79	\$	38,256
Heaston Scholarship	9	\$	28,938
Total	88	\$	67,194

Donations and Awards		\$	Amount
ARC		\$	5,000
Brown Bagging for Calgary Kids		\$	5,000
Total		\$	10,000

MEMBERSHIP
At March 31, 2021

INSURED MEMBERSHIP

Total Insured Membership, April 1, 2020		31,169
New Insured	1,366	
Reinstated Insured	116	
Fraternal Member To Insured	5	
Sub-Total		1,487
Total		32,656
Insured Lapses	1,488	
Insured Deaths	1,267	
Insured To Fraternal Member	40	
Insured Cancel Membership	2	
Insurance & Member Cancel	1,716	
Sub-Total		4,513
Total Insured Membership, March 31, 2021		28,143

FRATERNAL MEMBERSHIP (Uninsured)

Total Fraternal Member April 1, 2020		6,077
New Fraternal Member	1,099	
Reinstated Fraternal Member	56	
Insured To Fraternal Member	40	
Sub-Total		1,195
Total		7,272
Fraternal Member Lapses	2,230	
Fraternal Member Deaths	86	
Fraternal Member To Insured	5	
Fraternal Member Cancel Membership	202	
Sub-Total		2,523
Total Fraternal Members, March 31, 2021		4,749
Total Membership, March 31, 2021		32,892

MEMBERSHIP ACTIVITY

Year ending March 31	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Lapses	3,718	5,656	3,351	8,342	4,024	3,737	5,395	4,913	4,093	5,505
New Applications Written*	2,722	3,127	3,522	4,657	4,572	3,668	5,240	6,371	5,520	2,526
Reinstatements Written	172	229	234	359	325	275	389	505	610	446

* New Applications Written do not include SilverScript Medicare Part D members.

COMPARATIVE MEMBERSHIP
Numerical and Percentage
March 31, 2021, Compared to March 31, 2020
Sorted by Percentage Gain/Loss 2020-2021

Regional Council Name	Number of Councils March 31, 2021	Membership March 31, 2020	Membership March 31, 2021	Numerical Gain/Loss 2020-2021	Percentage Gain/Loss 2020-2021	Numerical Gain/Loss 2019-2020	Percentage Gain/Loss 2019-2020
COLORADO-WYOMING	3	2,360	2,348	-12	-0.55	185	8.51
OREGON-WASHINGTON-B.C.	3	2,063	2,007	-56	-3.05	144	7.50
TEXAS	6	993	946	-47	-4.73	3	0.12
OHIO	14	2,600	2,471	-129	-4.88	-43	-3.78
PENNSYLVANIA	3	1,096	1,001	-95	-6.84	-61	-5.79
MICHIGAN	3	1,315	1,207	-108	-8.21	-138	-6.68
SOUTH DAKOTA	3	367	333	-34	-8.99	-194	-7.94
CALIFORNIA-NEVADA-ARIZONA	5	2,274	2,036	-238	-10.42	-76	-8.40
SOUTHEASTERN	11	2,433	2,171	-262	-10.73	-190	-8.50
NEW YORK	4	385	342	-43	-11.17	-149	-8.82
ARKANSAS-OKLAHOMA-MISSOURI	10	1,540	1,366	-174	-11.30	-55	-9.00
ILLINOIS	4	2,250	1,995	-255	-11.33	-114	-9.23
MONTANA-UTAH-IDAHO	3	2,043	1,809	-234	-11.45	-248	-9.84
IOWA	3	1,121	986	-135	-12.04	-269	-9.95
NEBRASKA-KANSAS	11	2,636	2,294	-342	-12.97	-225	-10.58
MINNESOTA-NORTH DAKOTA	5	829	721	-108	-13.03	-98	-10.78
KY.-VA.-W.VA.-MD.-D.C.	9	1,901	1,648	-253	-13.31	-327	-11.03
WISCONSIN	4	983	837	-146	-14.85	-176	-11.80
MISSISSIPPI-LOUISIANA	8	1,252	1,065	-187	-14.94	-52	-11.90
NEW ENGLAND	9	555	467	-88	-15.86	-53	-12.62
INDIANA	8	1,962	1,586	-376	-19.16	-183	-12.77
MANITOBA-SASKATCHEWAN	9	812	545	-267	-32.88	-160	-14.00
ATLANTIC	10	1,359	912	-447	-32.89	-269	-16.53
ACT-UCT DOMINION	18	1,290	843	-447	-34.11	-333	-20.53
WDM COUNCILS	1	16	73	57	206.25	16	-
SILVERSCRIPT1	-	811	883	72	8.88	-2,455	-75.17
TOTAL	167	37,246	32,892	-4,354	-11.69	-5,509	-12.90

¹ SilverScript is a Prescription Drug Plan with a Medicare contract offered by SilverScript Insurance Company.

UCT Secretary-Treasurer Steve Desselles made a motion that report be accepted and referred to the Examining Finance Committee. Past International President Jerry Thomas seconded the motion, which passed unanimously.

Report of the Ann Marshall Scholarship Program

The Ann Marshall Scholarship Program was created to fill the void left by the suspension of the May E. Tisdale Scholarship Fund by awarding scholarships to members and the children and grandchildren of members. The program was named after Fraternal and Scholarship Coordinator Ann Marshall because she helped to administer UCT's scholarship programs for many years and was dedicated to doing so. Ann was and is still loved by so many in this organization, and this scholarship is meant as a tribute to her.

The scholarship is open to students for four years of college undergraduate studies, or two years of a two-year program or four years technical college studies. The deadline date for applications each year is May 1 and scholarship amounts awarded each year are the same for each student receiving assistance. Applications are reviewed, recipients selected, and funds disbursed by a home office committee with UCT Board of Governors oversight.

A scholarship committee comprised of Board members and home office staff is responsible for creating and maintaining the scholarship's charter, guidelines, and application. The committee includes UCT-Secretary Treasurer, chairperson; UCT Public Relations Manager, co-chair; UCT 2nd Director; UCT 3rd Director; UCT Vice President, Membership & Communications; UCT Special Projects Coordinator; and UCT CEO, advisor.

Scholarships of \$500 each were awarded to 34 students this year from the United States and Canada for a total of \$17,000. While our first-year disbursements might seem small, we hope to be able to award more to each recipient in the future as program donations grow.

The Ann Marshall Scholarship Program is designed to be self-sufficient, and these scholarships are possible thanks to donations from individuals, local and regional councils, and memorials and gifts. All donations large and small are appreciated as they benefit the children and grandchildren of our members. A list of donors to the scholarship program will be published in the summer issue of The Sample Case along with the names and photos of the award recipients.

The program's assets as of May 1, 2021, consist of \$38,850.68 cash on hand. The financial records are reviewed annually in the home office where information on transactions is available.

Anyone wishing to donate to the scholarship program may do so by sending a check to: **UCT, Attention: Anita Neal, 1801 Watermark Drive, Suite 100, Columbus, OH 43215**. Make sure to include a note stating that the check is for the Ann Marshall Scholarship Program.

We are grateful for the opportunity to serve on this committee.

Steve Desselles, Chairperson, Mississippi-Louisiana

Linda Fisher, Co-Chair, Ohio

Stanna Funk, Colorado-Wyoming

Dave Van Order, Ohio

Kate Chillinsky, Ohio

Anita Neal, Ohio

Kevin Hecker, Advisor, Ohio

UCT Secretary-Treasurer Steve Desselles made a motion that the report be accepted and placed on file. Larry Shafer seconded the motion and it passed unanimously.

Report of the Examining Finance Committee

Yes, this is our second year of living under the constraints of the COVID pandemic, and again, this year's information has been solely collected and reviewed through emails and ZOOM meetings. As a committee, we each had subjects to research to provide the cumulative information that is included in this report. We would like to thank the Home Office and the UCT Secretary-Treasurer for their efforts to get this information to us.

The review was conducted in accordance with the scope, responsibility, and role this committee has been given. The review was performed focusing on the issues and concerns of the UCT membership.

In accordance with the UCT standing policy for the EFC, all members have executed confidentiality agreements.

The 2020 financial statements we reviewed were audited by BKD, a professional accounting firm. A review of the final report of BKD stated they present fairly the financial position of the Order using the statutory accounting practices required by the Ohio Department of Insurance (ODI), and the National Association of Insurance Commissioners (NAIC).

The annual audit process was again overseen by the UCT Audit Committee, which met virtually throughout the year to assist the Board in providing the oversight necessary to maintain the integrity of the accounting, auditing, and reporting practices of the Order.

We reviewed these financial statements from a UCT member's perspective. Our focus this year was on the continued transitioning of UCT after the discontinuation of the Canadian insurance business, while under constraints of the COVID pandemic.

In 2018, UCT exited the insurance business in Canada. With the majority of the cost of this exiting being recognized in that year, there was only a \$58,000 impact to UCT's bottom line in 2020. At 2020 year-end, there were still two active policyholders (out of approximately 3,000 total) that had not settled. These two now have been

resolved in 2021. The last remaining are three reduced paid-up policies that UCT is working with the OSFI on transferring the liability to another company in Canada. Meanwhile, we still have over \$1,000,000 (Canadian Dollars) being held in Canada until resolved.

In the first quarter of 2019, the IOB (or Insurance Oversight Board) was established with two members appointed by the Board of Governors. They began working with UCT's management in April of that year. Now into their second year of reporting to the UCT Board, they have been working and refining UCT's strategic plan, continuing the review of expenses and working with the sales and marketing team to develop and implement new insurance products while growing the networks of sales agents.

In 2019, Project Phoenix was initiated by the Board of Governors in a cost-saving endeavor. As of the end of December 2020, \$465,000 of annual savings has been identified. For 2021, an additional \$55,000 in savings has been identified. A breakdown of some of the significant savings we saw in 2020 and will see in 2021 and beyond:

1) Home Office Rental Expense - savings of \$75,000/year, which should continue through the end of the lease in 2024.

2) Annual Convention Costs – a savings of \$75,000 would have been realized if an off-site convention had been held due to the Board setting a maximum convention budget of \$75,000 (half of the average \$150,000 spent for previous conventions). With the pandemic, the 2020 actual savings were \$116,194 over 2019. Total convention costs for 2020 were \$37,172 with \$4,188 as the cost of the teleconference and the \$32,984 termination fee for cancelling the 2021 Lexington, Kentucky Convention. For 2021, the convention budget is \$10,000.

3) Salaries and temporary employee's expenses were reduced by almost \$150,000 over 2019. Of the five vacant positions at 2020 year-end, only two of those will be refilled by third-quarter 2021. An additional \$30,000 savings is expected from outside actuarial work being absorbed by UCT staff.

4) Computer maintenance and rental expense was reduced by almost \$20,000 (or 7.48%) by eliminating an IT service and changing the maintenance provider. Computer expenses were reduced by \$75,000 in 2020 over 2019. A savings of \$80,000 is expected starting in 2021.

In 2020, total expenses for Administrative, Agent Services and Fraternal were down over \$900,000 compared to 2019.

So, while we have been able to make good progress on the expense side of the Order's business, revenue growth continues to be our challenge. For 2020, Insurance Premiums were UP by only 1% or \$107,729, with investment income down by \$61,000 or 11.69%. Fraternal dues were down \$35,645 as the fraternal membership dropped.

The true effect of the pandemic on our insurance business is speculative, but UCT

management and the IOB strongly believe it affected our insurance sales agents' ability to reach out to potential members. On a positive note, it also affected the policyholder's access to the doctors and dentists, contributing towards a lower loss ratio for the year in claims paid out. Claims loss ratio was down 5.21% from 2019 to 2020, increasing the Premiums Net of Claims about \$650,000.

Net Income from Normal Operations was \$117,104.

The IOB and the Sales Management team continued to work on establishing more sales channels through IMOs (Insurance Marketing Organizations) and agencies to get our products out. Incentives were there in select areas to encourage agents to promote our products. In addition, new Final Expense Life and DV(H) products were developed and added to our product mix. There is also a renewed focus on Persistency, which was reported up over 2019. This is the ability to keep policies active until maturity by minimizing lapses and cancellations. This is a requirement if we are to realize the sales growth we are looking for. Still to be determined is the long-term effect of the pandemic on our growth plan.

Charged against income in 2020 was an increase in two reserves. First, the addition to the Premium Deficiency Reserve (PDR) for \$93,000. Second, the charge to the Asset Adequacy Reserve (AAR) for \$240,000. Along with these two charges, an accrual of \$58,000 was made to cover additional costs related to the exiting of the Canadian insurance business. These charges against income, although requiring no cash outlay, reduced our net income to a \$274,000 loss for the year.

The Total Surplus was \$7,449,383 at 2020 year-end.

There have been no changes to the Canadian Investment policy. The Prime Advisors, Inc. report on the portfolio showed their investments were in full compliance with the investment policy. On the US side, a change in policy was made to allow for an introduction of equities into the investment portfolio. Limiting our risk by setting a cap of converting a maximum \$15,000 per month, it is a move to increase our investment income and be more in line with other insurance companies.

The A.M. Best rating as of November 11, 2020, is a B rating with a "stable" footnote.

The Enterprise Risk Management (ERM) program continues to be used to assess risks and make changes as needed to policy, procedure, and plan. The ERM committee monitors those key risks to the Order and makes suggestions to the Board if corrective action needs to be taken.

The minutes of the UCT Board of Directors Meetings and the Audit Committee meetings for 2020 were reviewed.

The Board and management team continued to successfully monitor the cyber risks of the business in 2020. Ray Sherrick, VP of Information Technology states that the security of UCT member information is their top priority. A committee meets regularly to go over all security issues and phishing campaigns that try to infiltrate internally. They were instrumental in maintaining the security network as UCT

employees took their work home on laptops during the pandemic's stay-at-home mandates.

The unaudited financial reports for UCT Charities, Inc. were reviewed. The combined surplus of the fund stands at \$4,147,367 as of 12/31/2020 vs \$3,963,353 at 12/31/2019. Scholarships awarded by UCT Charities, Inc. for 2020 were 79 totaling \$38,256. An additional nine full-year scholarships totaling \$28,938 were paid out from the Heaston Scholarship Fund.

UCT membership was down. Total membership as of March 31, 2021, was 32,892 (28,143 insurance/4,749 fraternal).

UCT, as an insurance company, was deemed essential during the pandemic. Approximately 70% of the staff worked from home through the summer of 2020. As of June 1st, 2021, all staff members are working at least three days in the office. Currently there is a hiring freeze except for two positions that they have begun to interview for.

The day-to-day management of the company is comprised of Kevin Hecker (CEO), Andrew Swetnam (CFO), Kate Chillinsky (VP, Membership and Communications), Kevin Roberts (VP, Insurance Operations) and Ray Sherrick (VP, Information Technology).

We wish to thank UCT President Mary Applegate for the opportunity to serve on this committee and to assist the membership in this way. We wish to thank Kevin Hecker (CEO), Andrew Swetnam, (CFO) and Stephen Desselles (UCT Secretary-Treasurer) for their assistance in forwarding this information to us through countless emails.

Rick Redman, Mississippi-Louisiana, Chairperson
Lawrence Shafer, Southeastern
Brian Ward, Ohio
Mike Brakie, Indiana

Rick Redman made a motion that the report be accepted and placed on file. Larry Shafer seconded the motion, which passed unanimously.

Report of the IOB (Insurance Oversight Board)

I am Insurance Oversight Board (IOB) Chairman Jeff Sopp and on behalf of IOB member Shaun Gregoire and myself, I want to thank everyone for allowing us to take part in the 2021 UCT convention. Shaun and I are committed to working with the UCT Board of Governors and the UCT senior management team to achieve profitability and membership growth for the organization.

To accomplish that mission, five pillars have been identified as part of UCT's strategic plan. Since fraternal is the foundation of our organization it is also the first pillar, followed by branding, sales & marketing, operations and financial.

Here are some of the accomplishments we have achieved over the past 18 months:

Fraternal:

- Supported the Board and home office staff in the creation of the Ann Marshall Scholarship Program
- Assisted with planning the first virtual convention
- Provided feedback on new member benefits
- Implemented monthly board meetings

Branding:

- Launched new logo & tagline for the benefit of members and agents
- Developed new website
- Produced new UCT videos to create awareness and drive sales
- Working to enhance agent and member portals & communications

Sales & Marketing:

- Enhanced ability to engage with agents electronically
- Added two new products
- Broadened sales distribution by adding two new Insurance Marketing Organizations (IMOs)
- Enhanced competitive position of several UCT products

Operations / Information Technology:

- Maintained a remote workplace during pandemic
- Supported rebranding efforts through operations and technology
- Assisted with electronic enhancements to support agents
- Assessed and upgraded various systems to improve efficiencies

Financial:

- Continued efforts to improve efficiencies through Project Phoenix
- Improved corporate governance in various aspects of our business
- Approved the Paycheck Protection Program (PPP)

*Jeff Sopp, Chairperson
Shaun Gregoire*

UCT Vice President Dianna Wolfe made a motion that the report be accepted and placed on file. UCT Chairman of the Board Chris Phelan seconded the motion and it passed unanimously.

UCT CEO Convention Report

It has been quite the year since we last met. I do not believe any of us expected to still be dealing with the coronavirus to the degree we are currently. I hope that everyone has stayed safe and healthy.

The home office staff has worked diligently to move forward while staying safe. For the most part we were able to continue normal operations whether in the office or working from home. I am happy to inform you that all employees are back in the office at least three days a week.

UCT has faced challenges over the past year, as many companies have. Our sales were affected by agent's inability to meet face-to-face clients. This created challenges financially. However, we used this time to assess our operations and look for opportunities to improve our financial position.

Senior Management worked closely with your Board of Governors and the Insurance Oversight Board to execute UCT's strategic plan. We met with each group virtually at least once a month throughout the past year and their support has been extremely valuable. We feel confident about our strategic initiatives and on successfully executing the plan through the end of the year.

The home office staff has worked to find new ways to engage members, and local and regional councils through a rebranding initiative, website update and establishing ways for everyone to connect virtually.

UCT has also worked to find new ways to engage agents and improve sales through the rebranding initiative, electronic sales support, and the development of new products.

There were a number of people who are responsible for making this virtual convention a reality. A special recognition to:

- UCT President Mary Applegate
- UCT Vice President Dianna Wolfe
- UCT Moderator Scott Newcombe

Home Office Staff

- Kate Chillinsky
- David Knapp
- Linda Fisher
- Ray Sherrick

I am grateful for the vision and support of the Board of Governors and the Insurance Oversight Board.

I am thankful for you as members of UCT and the work you do in your communities. I am hopeful that you continue to stay safe and healthy.

Kevin Hecker, UCT CEO

Larry Billings made a motion that the report be accepted and placed on file. Larry Shafer seconded the motion, which passed unanimously.

Report of Fraternal Operations

Hello everyone! I'm Kate Chillinsky, Vice President of Membership and Communications. It's so nice to see everyone, and I want to thank you for participating in our first virtual convention. This is truly a remarkable milestone for our organization. We all know how challenging the past year and half has been for everyone. But as you've heard Kevin and the IOB discuss, UCT has made progress.

On the fraternal side, you are seeing history in the making right now with this virtual convention. A lot of time and effort from the Board and the home office went into making today's meeting happen. Planning for a virtual meeting is much different than planning for an in-person meeting and while some things were easier, other items were more challenging.

Looking ahead, it is still unclear what will happen in 2022. In the coming weeks, I'll be sending out a survey to gauge interest in next year's convention. We're looking at all options and would like to get some input from the members as we plan for next year. The Board and home office are working to have a decision on the 2022 convention by this fall.

Another big achievement this past year was the creation and implementation of the Ann Marshall Scholarship Program. When we learned that the May E. Tisdale Scholarship Fund would no longer continue, the Board and home office worked together to put this new scholarship program together in honor of Ann, who was a big supporter of our members and their families. Also, this past year, we rolled out some new member benefits.

In the U.S., members now have access to LifeStation Medical Alert system and in Canada, members have access to critical illness and life insurance through Parachute insurance as well as car and property insurance through Northbridge insurance. These are third-party vendors, and these are not affiliated companies. We've sent out communications about these new benefits, but you can also check them out by visiting the UCT website.

Speaking of the UCT website, hopefully you have seen the enhancements we made to it and have become more familiar with it. This was part of our rebranding campaign that we launched in February. Along with the website, we rolled out the new logo and tagline – Making a Difference Together – and created new videos tailored to our members and to our agents. Work is currently underway to revamp the agent portal to make it easier for them to do business with UCT. Once that is complete, we will work on the member portal and our member communications.

Before I wrap up my report, I want to say thank you from me, the home office staff, and the Board for continuing the good work of UCT during the pandemic. We know there were some very scary moments, and we lost dear friends and loved ones. But UCT members never gave up, and we want you to know that it didn't go unnoticed. I have a little something to share with all of you as a reminder about why UCT members are so important and how they truly make a difference together... Scott if you would do me the honors in pressing play.

(VIDEO PLAYED)

Again, thank you for all you do as UCT members. This video is part of our rebranding for the membership. We will make it available for you to share and use to recruit new members. That's all I have for now. Thank you for your time.

Kate Chillinsky, Vice President of Membership & Communications

David Cummings made a motion that the report be accepted and placed on file. Past International President Keith Ward seconded the motion and it passed unanimously.

Membership Development Awards

Member retention is an essential part of UCT’s continued success. This year we awarded 464 pins and certificates to our 25-year members, 361 awards to our 50-year members, 148 awards to our 60-year members and two awards to 75-year members. Thank you to all these members. You are UCT’s heart and soul.

Champion Writer / Drummers

This year’s Champion Writer for sponsoring 24 new members was Rodney Culp of Empower Council 2008 in Fort Worth, Texas. There were 17 Pacesetters who sponsored 3-9 new members and 85 One Award winners who sponsored 1-2 new members. This year we had two Drummers who wrote 10 or more members into UCT:

Rodney Culp, Empower Council 2008, Fort Worth, Texas – 24 members
Lawrence Mikolajcik, Steel City Council 790, Pittsburgh, Pennsylvania – 10 members

Fraternal Membership Gains for Local Councils

Despite the COVID-19 pandemic, several local councils worked hard to bring new members into UCT and experienced fraternal membership gains as a result of their efforts. As a reminder, the fraternal membership gains include all figures: deaths, transfers, lapses, cancellations, reinstatements, and new members while the Medal of Honor Program eliminates deaths and transfers. Here is a breakdown of the councils with gains in each division:

Division I (200 members or more)

No council gains this year.

Division II (100 to 199 members)

No council gains this year.

Division III (100 members or fewer)

TLC Foundation Council 2009, Greeley, Colorado	Gain of 6
Lincoln, Nebraska Council 104	Gain of 3
Richmond, Virginia Council 159	Gain of 2
Jonesboro, Arkansas Council 573	Gain of 2
Buckeye Council 2000, Columbus, Ohio	Gain of 1
Empower Council 2008, Fort Worth, Texas	Gain of 1
Warren, Ohio Council 222	Gain of 1
Many, Louisiana Council 872	Gain of 1

There were no regional councils with fraternal membership gains this year.

Medal of Honor Program Recipients

Despite lockdowns due to the pandemic, 14 local councils soldiered on and earned Medals of Honor this year. Congratulations and great job to the councils receiving awards:

Platinum Level

Sudbury, Ontario Council 1051
Columbus, Ohio Council 1
Lincoln, Nebraska Council 104
M.J. Terapak Council 144, Columbus, Ohio
Fraternal Council 380, Jackson, Ohio

Gold Level

Buckeye Council 2000, Columbus, Ohio

Bronze Level

Sherwood Park, Alberta Council 1022
Gem City Council 3, Dayton, Ohio
Capitol Council 95, Springfield, Illinois
Alliance, Ohio Council 261
Regina, Saskatchewan Council 266
Logansport, Indiana Council 354
Glenboro, Manitoba Council 943
Minnedosa, Manitoba Council 926

Regional and Local Council Newsletter Contest Winners

When applicable, first, second and third place is awarded at both the regional and local council levels. The local council newsletters are judged in two divisions: 199 members or fewer and 200 members or more. Winning councils receive a certificate and a cash prize.

The regional council newsletter contest winners are:

First place – Manitoba-Saskatchewan Regional Council
Second place – ACT-UCT Dominion Regional Council

The local council newsletter contest winners are:

199 members or fewer

First Place – Edmonton, Alberta Council 1016
Second Place – Sudbury, Ontario Council 1051
Third Place – Thunder Bay, Ontario Council 1039

200 members or more

First Place – Lincoln, Nebraska Council 104
Second Place – Racine, Wisconsin Council 337

Safety Poster Contest

Due to the pandemic and the lack of in-person regional sessions, there were only

14 entrants in this year's safety poster contest. We applaud those student artists who participated. We want to keep this program alive and will continue to judge posters on the international level with the hope that we will be back to our pre-COVID participation rates in the next year or so.

Posters submitted this year focused on such standards as water, home, and fire safety as well as the special issues of social media bullying, the dangers of texting and driving and human trafficking, and the importance of masking up. This year's winners will be available to view on the UCT website by July 1. They are:

Public, Private & Parochial School Division

Upper Level

First Place – Morgan Allen, Hastings, Nebraska Council 109

Second Place – Ciara Taborn, Capitol Council 95, Springfield, Illinois

Second Place – Aliyah Lamb, Moose Jaw, Saskatchewan Council 1027

Third Place – Reece Mlady, Hastings, Nebraska Council 109

Middle Level

First Place – Alexis Case, Hastings, Nebraska Council 109

Second Place – Connor Ralston, Capitol Council 95, Springfield, Illinois

Second Place – Scout Panko, Moose Jaw, Saskatchewan Council 1027

Third Place – Kandis Schmidt, Chippewa Falls, Wisconsin Council 335

Lower Level

First Place – Holden Gilbert, Hastings, Nebraska Council 109

Second Place – Sapphire Cloud, Yankton, South Dakota Council 384

Second Place – Parsyn Neighbors, Capitol Council 95, Springfield, Illinois

Intellectual Disabilities Division

Upper Level

First Place – Xander Doty, Coldwater, Michigan Council 452

Second Place – Emilee, Frontier Council 727, Cheyenne, Wyoming

Middle Level

First Place – Alexander Kanalos, Coldwater, Michigan Council 452

Our thanks to all the councils and individual members who went above and beyond during this most difficult membership year to serve their communities and UCT when it was so desperately needed. You certainly made a difference – and we appreciate it.

Linda Fisher, Public Relations Manager

David Knapp, Graphic Designer

Linda Fisher made a motion that the report be accepted and placed on file. Susan Vogel seconded the motion, which passed unanimously.

Report of the Resolutions Committee

I am Robert Kellogg of the International Resolutions Committee.

The deadline for new resolutions was June 12, 2021, and we have not received any new resolutions.

Past International President Robert Kellogg
Past International President Numan Loafman
Past International President Al Maddalena

Past International President Numan Loafman made a motion that the report be accepted and placed on file. Past International President Gordon Woodworth seconded the motion and it passed unanimously.

Report of the Jurisprudence Committee

Amendments to the UCT Constitution:

There are 13 amendments presented by the UCT Board of Governors and Mary Applegate, UCT President.

- Amendments 7,8,9 and 10 revolved around clarifications or cleanup in wording, such as changing the word UCT **Convention** to UCT **Annual Session**, and in Amendments 1,2,5, 6, 11 and 12, adding additional words related to **the latest technology in allowing alternate ways to conduct meetings**.
- Amendment 3 proposes adding the wording to allow Regional Councils the option to combine the Regional Secretary-Treasurer position. The key words are **“may be combined.”** If Amendment 3 is accepted, this affects Amendment 4 by correcting the wording further in the constitution by adding **“or regional secretary-treasurer”** and they need approved together.
- Amendment 13 is also cleanup work in the constitution. This pertains to Article VIII, Section 1, Page 31, Lines 20-27, that was written to set a date for Memorial Day in honor of the first Supreme Secretary, Charles Benton Flagg, who died April 1901. This requested all local councils to meet on Memorial Day for the purpose of engaging in services and exercises appropriate to the occasion.

The proposed amendment 13 by the UCT Board of Governors wishes to **omit this Article VIII, Section 1, Page 31, Lines 20-27, in its entirety since it is no longer being practiced.**

Jean Thomas made a motion to approve amendments 1 through 13 collectively. Henry Enochs seconded the motion, which passed.

Resolutions to the Constitution Standing Orders:

There are 31 resolutions presented by the UCT Board of Governors and Mary Applegate, UCT President.

- These resolutions pertain to revisions correcting the wording for titles, terminology, and new media technology. These are resolutions 1-20, 24-25, 28, and 30.
- Resolution 21 (Standing Order 23). Word changes and revisions to the appointed committees by **eliminating the wording Necrology and changing to Memorial, adding Membership and Retention, and deleting National Fraternal Congress and the Canadian Fraternal Association**. Please note this at this convention.
- Resolution 22 (Standing Order 24) will be **removed due to UCT no longer offering insurance to Canadian members**.
- Resolution 23 (Standing Order 25) will be **removed since this no longer applies in Connecticut**.
- Resolution 26 (Standing Order 28) will be **removed since May E. Tisdale Trust Fund no longer exists**.
- Resolution 27 will be a new Standing Order that will be **called the Ann Marshall Scholarship Program**.
- Resolution 29 (Standing Order 30) is also wording changes mainly, but a key change is reducing the original 15 Delegates-at-Large to **10 Delegates-at-Large**.
- Resolution 30 (Standing Order 31) is also wording changes, but they added **if electronic international session resolutions must be submitted to UCT headquarters no later than seven (7) days prior to the scheduled session date**.

We have one more new resolution 31 that I wish to present separately, but before that, let's vote on Resolutions 1-30.

Henry Enochs made a motion to approve resolutions 1-30 collectively. Jean Thomas seconded the motion, which passed.

- Resolution 31. The Board wishes to create a new Standing Order that puts forth detailed instructions for conducting electronic meetings like we have with our past Zoom meetings, both Executive Committee and Annual sessions. We feel this is not needed. Since 1888, there was no documented procedure, word for word, in conducting meetings or elections.

Henry Enochs made a motion to reject resolution 31. Jean Thomas seconded the motion and it passed. However, discussion about the resolution ensued, and it was voted to approve the resolution through Election Buddy voting. The Election Buddy results will stand.

Rick Gruszecki, Chairperson, Ohio
Henry Enochs, Ky.-Va.-W.Va-Md.-D.C.
Jean Thomas, Manitoba-Saskatchewan
John Evans, Arkansas-Oklahoma-Missouri

Jean Thomas made a motion that the report be accepted and placed on file. John Evans seconded the motion, which passed unanimously.

Report of the Board Candidate Qualifying Committee

The 2020-2021 Board Candidate Qualifying Committee (BCQC) was made up Past International Presidents Tom Smith, Al Maddalena, and Robert Kellogg, and Board members Dave Syrota and Glenn Suever. Chairman of the committee was Glenn Suever. Also, part of the committee was Kate Chillinsky (with Linda Fisher as backup) serving as advisor and recording secretary.

The BCQC's first committee meeting after the annual session was held as a conference call on August 4 with all present. The committee chair position each year is rotated between the Past International Presidents and the Board of Governors. For the year 2020-2021 the committee voted Board Member Glenn Suever as chairman.

The past year has been understandably difficult without being able to hold meetings normally and our Annual Session being held virtually, along with maintaining the current slate of officers. The Board of Governors decided that whether or not an in-person convention was held this year that there would be an election of new officers. Details were being worked out as to how that would take place. Previously three potential candidates for Board positions had submitted packets for approval and had been pre-qualified. An additional two packets were sent as needed to two other candidates seeking the position of UCT Secretary-Treasurer.

Our next conference call was held on November 10, 2020. The committee charter was reviewed, as required, for any necessary changes. An update on packet submissions and candidate interest was discussed with no new candidates expressing an interest so far, with a submission deadline of December 31. Chairman Suever reminded everyone that there would be candidates for three open Board positions to review.

Kate Chillinsky sent out the completed packets she had received to the BCQC committee in January for review.

The committee met again by conference call on February 9 to review the received updated packet submissions, with all candidates stating that nothing had changed from previous submissions. Following review, the following candidates were qualified for positions on the Board:

Bernie Regenbogen	Stated intention: UCT Director
Doug Honeyford	Stated intention: UCT Board of Governors
Thomas 'Butch' Liebaert	Stated intention: UCT Board of Governors
Rick Redman	Stated intention: UCT Secretary-Treasurer
Lawrence Shafer	Stated intention: UCT Secretary-Treasurer

We appreciate the opportunity to serve UCT on this very important committee and thank all those who serve this great fraternal organization.

Glenn Suever, Chairman, UCT Board of Governors
Dave Syrota, UCT Board of Governors
Past International President Tom Smith
Past International President Al Maddalena
Past International President Robert Kellogg
Kate Chillinsky, Advisor & Recording Secretary

Board of Governors Member Glenn Suever made a motion that the report be accepted and placed on file. Past International President Jerry Giff seconded the motion and it passed unanimously.

Report of the Nominating Committee

The 2021 UCT annual convention was held via Zoom. There were five members qualified by the Board Candidate Qualifying Committee (BCQC) that were up for election. One member was qualified for the position of third director to the UCT Board of Governors. Two members were qualified for the position of secretary-treasurer, and two members were qualified for the position of Board of Governors member.

Following the introduction of the five members qualified to the three positions, the nominating committee requested registered members to go to the election site and cast their ballot for not only one qualified member for each of the three open positions but to also cast a ballot for the positions of chairman of the board, president, vice president, first director, and second director.

One Board of Governors position, Dave Syrota's, was not up for reelection at this annual convention.

Registered members were asked to make any nominations for future consideration at the end of the electronic ballot.

We wish to thank UCT President Mary Applegate for the appointment to this committee.

Past International President Thomas Hoffman
Past International President Darlene Gillies
Past International President George Bohn

Past International President Tom Hoffman made a motion that the report be accepted and placed on file. Past International President Gordon Woodworth seconded the motion, which passed unanimously.

UCT President Mary Applegate called for a recess at 12:30 p.m. to prepare for elections. UCT Chaplain Bernie Regenbogen closed the Bible for the break. The session resumed at 1:45 p.m. UCT President Mary Applegate announced the Election Buddy results, stating that all amendments and resolutions passed. The officer election results were also announced. The UCT Board of Governors for 2021-2022 will be:

UCT President – Dianna Wolfe, Wisconsin
UCT Vice President – Kenneth Milliser, Ohio
UCT Chairman of the Board – Mary Applegate, Southeastern
UCT Secretary-Treasurer – Rick Redman, Mississippi-Louisiana
UCT Director – Stanna Funk, Colorado-Wyoming
UCT Director – David Van Order, Ohio
UCT Director – Bernie Regenbogen, Atlantic
UCT Board of Governors – Dave Syrota, ACT-UCT
UCT Board of Governors – Thomas (Butch) Liebaert, Wisconsin

The following individuals expressed interest in future consideration for the Board of Governors:

John Evans, Arkansas-Oklahoma-Missouri
Dana Wright, Ky.-Va.-W.Va.-Md.-D.C.
Scott Newcombe, New England
Barb Washburn, Nebraska-Kansas
Glen Riensche, Nebraska-Kansas
Larry Shafer, Southeastern

Donations were then pledged with the following results: UCT Charities - \$2,000, UCT Fraternal Fund - \$1,600, Ann Marshall Scholarship Program - \$9,650. UCT Chaplain Bernie Regenbogen then opened the Bible.

Past International President Gordon Woodworth made a motion that election ballots be destroyed. Past International President Tom Smith seconded the motion and it passed unanimously.

Report of the Grievance Committee

We the committee received numerous grievances that were reported verbally during the presentation of our report for the UCT convention Zoom session on June 19.

Some were humorous, others were with concerns. They are as follows:

1. The agenda did not spend time or focus on the catastrophic issue facing UCT: a rapidly declining membership to levels never seen or forecast, which suggests the demise of UCT as we know it. Why was this issue and potential remedies or plans to stop the trend not discussed?
2. Grave concerns expressed about the many years of losses and the ultimate financial viability of UCT.
3. General lack of hospitality rooms during the meeting.
4. The Zoom background used during the meeting by the UCT Board and management were thought to be very impressive and should be made available to all members to use, not just during UCT Zoom meetings but any

time which would allow discussion on what UCT is and to assist in marketing and branding.

5. It was brought to the attention of the Grievance Committee that per Resolution 14, that this current year committee is not sufficiently staffed with at least three PIPs but not more than five PIPs. We're illegal – there are only two of us.
6. Would UCT headquarters consider providing printed proceeding books for the 2020 and 2021 International sessions to officers and delegates for those sessions?
7. Where is the cookie and coffee break?
8. Bernie's wife: Bernie would not let me talk!

This concludes our report.

Past International President David Burt, Chairperson, Ohio
Past International President Jerry Giff, ACT-UCT

Past International President David Burt made a motion that the report be accepted and placed on file. Past International President Jerry Giff seconded the motion and it passed unanimously.

Report of the State of the Order Committee

The State of The Order Committee has reviewed the pre-printed reports that are included in your conference package, and we urge you not only to read each report but also to share this information with your local councils. In doing so they too will benefit from the knowledge of our ongoing fraternal efforts from coast to coast.

President's Report

We would like to thank UCT President Mary Applegate for her heartfelt report and her compassionate leadership during this unprecedented year of challenges, especially during the COVID-19 pandemic. We all identify with the membership struggles and the financial challenges facing UCT, as well as learning to work together, take some risks, and continue to move UCT in a positive direction. Despite our best efforts we experienced an 11.69% decline in membership throughout the year, bringing our membership to 32,892. President Mary also had some good news to share, stating that in spite of COVID-19 members across the US and Canada spent 28,801 hours and \$844,794 supporting the community causes we believe in. She ended her report by expressing her best wishes to Dianna and Richard Wolfe for a productive year ahead, as well as sending wishes to all members to stay safe and healthy and a sincere thank you.

Board of Governors

The UCT Board of Governors had the unique opportunity to serve an additional year in their offices due to the impact of the pandemic, and we thank the Board for their team effort. They have faced many difficult decisions this year, in part

due to COVID-19. Once again, the difficult decision to cancel the face-to-face convention was not taken lightly. The health and safety of all members is of the upmost importance. The Board has continued their monthly meetings with senior management utilizing frequent conference calls and Zoom virtual meetings to make sure UCT continues to move forward and keep up with necessary business.

Home Office Operations

The home office has continued to undergo changes throughout the pandemic. We congratulate Andrew Swetnam upon his promotion to Chief Financial Officer and IT Director Ray Sherrick's promotion to vice president. They worked closely throughout the year with the Board of Governors and the Insurance Oversight Board and went from quarterly in-person meetings to monthly virtual meetings. We thank the home office operations staff for all they have done in dealing with COVID-19 and keeping themselves healthy and safe.

Secretary-Treasurer's Report

We are very fortunate to have Steve Desselles and commend his report. His oversight of our functions is vital to our success. We thank him for his sixth year as secretary-treasurer and wish him all the best in his future endeavors.

Insurance Oversight Board

We thank the Insurance Oversight Board for all they have done to help UCT move forward. We appreciate their guidance and look forward to implementing their ideas.

Resolutions Committee

We thank the Resolutions Committee for the presentation of the resolutions. There were no new resolutions.

Examining Finance Committee

Chairperson, Rick Redman, along with committee members Brian Ward, Mike Brakie, and Lawrence Shafer, reported that the financial statements reviewed were audited by BKD, a professional accounting firm. The review of the final report of BKD found the financial position of the Order using the statutory accounting practices required by the Ohio Department of Insurance (ODI) and the National Association of Insurance Commissioners (NAIC) were presented fairly. The annual audit process was again overseen by the UCT Audit Committee, which met virtually throughout the year to assist the Board in providing the oversight necessary to maintain the integrity of the accounting, auditing, and reporting practices of the Order.

Overview

We wish to thank the Board of Governors for their guidance this year. You have made many difficult decisions to help keep UCT business up to date and all members safe and healthy through these difficult and unprecedented times. Your dedication to UCT and efforts to keep us moving forward has not gone unnoticed and is greatly appreciated.

We, the State of the Order Committee, feel that the past two years have been a challenge and with continued effort by the dedicated slate of officers and committees, UCT can once again rise to financial sustainability. It is also important for councils to report on the activities they do each year. We thank those councils for all their hard

work and commend them for their continued efforts.

Finally, the State of the Order Committee wishes to thank all of the dedicated committees for their meticulous reports. We encourage everyone to read through all the pre-printed reports. We wholeheartedly commend UCT President Mary Applegate and her team on a well-run virtual session. We look forward to seeing everyone in person next year.

Mark Brown, Wisconsin

Lauralee Funk, Colorado-Wyoming

Tom Rice, Iowa

Angela Goff, New England

Mark Brown made a motion that the report be accepted and placed on file. UCT Director Stanna Funk seconded the motion, which passed unanimously.

UCT Secretary-Treasurer Steve Desselles declared himself and Board of Governors Member Glenn Suever Past International Presidents. UCT President Mary Applegate also declared Bernie Regenbogen a Past UCT Chaplain.

UCT Secretary-Treasurer Steve Desselles then made a motion that the 134th UCT Annual Convention be ratified. UCT Chairman of the Board Chris Phelan seconded the motion, and it passed unanimously.

UCT President Applegate offered some closing remarks and then declared the 2021 UCT Convention closed to reconvene in 2022. UCT Chaplain Bernie Regenbogen gave the benediction and closed the Bible. A short break took place before the installation of officers.

Installation of UCT Officers

The installation began with the introduction of Installing Marshal Past International President Glenda Dickey, who then administered the prescribed oath of office to each individual and declared them to be duly installed into their respective offices.

UCT President Dianna Wolfe thanked and dismissed the installing marshal. She was presented with gifts and a video of congratulations from fellow members and friends. She then announced that she was appointing Curtis Barnes of the Wisconsin Region as UCT Chaplain for the ensuing year. Richard Wolfe then presented UCT President Dianna with the president's pin. The session then ended.

Past UCT Conventions

By constitutional provision, all meetings from 1888 through 1946 were held in Columbus, Ohio.

1947 Detroit, Mich.	1985 Las Vegas, Nev.
1948 Columbus, Ohio	1986 Philadelphia, Pa.
1949 St. Louis, Mo.	1987 Chicago, Ill.
1950 Salt Lake City, Utah	1988 Columbus, Ohio
1951 Columbus, Ohio	1989 Kansas City, Mo.
1952 Oklahoma City, Okla.	1990 Nashville, Tenn.
1953 Cincinnati, Ohio	1991 Little Rock, Ark.
1954 Milwaukee, Wis.	1992 Reno, Nev.
1955 Boston, Mass.	1993 Pittsburgh, Pa.
1956 Roanoke, Va.	1994 Dearborn, Mich.
1957 Cincinnati, Ohio	1995 St. Louis, Mo.
1958 New Orleans, La.	1996 Scottsdale, Ariz.
1959 Chicago, Ill.	1997 Dallas-Ft. Worth, Texas
1960 Detroit, Mich.	1998 Vancouver, B.C.
1961 Montreal, Que.	1999 Atlanta, Ga.
1962 Cincinnati, Ohio	2000 Washington, D.C.
1963 Pittsburgh, Pa.	2001 Chicago, Ill.
1964 Miami Beach, Fla.	2002 Kansas City, Mo.
1965 Washington, D.C.	2003 Milwaukee, Wis.
1966 Hot Springs, Ark.	2004 Henderson, Nev.
1967 San Francisco, Calif.	2005 Scottsdale, Ariz.
1968 Cleveland, Ohio	2006 Louisville, Ky.
1969 St. Louis, Mo.	2007 Austin, Texas
1970 New Orleans, La.	2008 Denver, Colo.
1971 New York City, N.Y.	2009 Greenville, S.C.
1972 Dallas, Texas	2010 Indianapolis, Ind.
1973 Denver, Colo.	2011 Jacksonville, Fla.
1974 Toronto, Ont.	2012 Calgary, Alba.
1975 Miami Beach, Fla.	2013 Schaumburg, Ill.
1976 Boston, Mass.	2014 Columbus, Ohio
1977 Hot Springs, Ark.	2015 Wichita, Kan.
1978 New Orleans, La.	2016 Louisville, Ky.
1979 Chicago, Ill.	2017 Greenville, S.C.
1980 Louisville, Ky.	2018 Savannah, Ga.
1981 San Diego, Calif.	2019 New Orleans, La
1982 Atlanta, Ga.	2020 Audio Conference
1983 Cincinnati, Ohio	2021 Zoom Video Conference
1984 Toronto, Ont.	

Future Convention Sites

2022 Columbus, Ohio