A note from Lindsay Maxwell

Chief Agent for Canada

Calgary, Alberta, was proud and happy to host UCT’s 2012 Supreme Session in July! Delegates and guests who attended enjoyed the session and were thrilled to travel into the mountains and around the vicinity to see what the province of Alberta has to offer.

Calgary’s and the A.C.T.-UCT Dominion Grand Council’s Larry Pilon was installed as Supreme Counselor at the session. This will be a busy year for Larry and First Lady Carol as they travel throughout Canada and the U.S. Larry’s theme is “UCT: 125 Years and Still Making History,” to commemorate our 125th anniversary in 2013. UCT’s proud beginnings were in 1888. You can read more about Larry - and all of our Canadian Board members - in this issue of North of the Border News.

As you know, helping people with intellectual disabilities has been our top community service project for over 50 years. Members support local schools, workshops, camps and other programs for people with intellectual disabilities, and UCT awards scholarships to college students seeking to teach people with intellectual disabilities.

As part of our external social media launch, we’re taking it a step further by sponsoring “UCT Gives Back,” a video contest for schools with programs for people with intellectual disabilities or universities with programs to train special education teachers. The winner will receive $10,000. I urge you to read more about this contest in North of the Border News and share the information with schools you might work with or volunteer for.

UCT offers a variety of insurance products for our Canadian members - and you can read about some of them in this newsletter. Check out our Dental, Vision & Hearing Expense Insurance, a product that’s beneficial for self-employed persons but may also fit your needs as a supplemental product to dental coverage you already have. This product is sold by agents, so if you would like a quotation call the Canadian Office or our agent line at (800) 848-0123, ext. 200.

With fall closing in, many Canadians will be travelling south for the winter. If you’re in need of out-of-country travel insurance, UCT has partnered with RSA (Royal Sun Alliance, formerly etfs) to provide it for you. Call RSA at (877) 490-1968 today for a quotation, as they are very competitive in the Canadian marketplace. Don’t forget to mention you are a member of United Commercial Travelers. From time to time we send email blasts about our products and benefits, so if you anticipate that your address is going to change, email the Canadian Office at jpierre@uct.org to update us.
UCT gives back to people with intellectual disabilities by sponsoring a video contest for $10,000!

UCT has been supporting programs for people with intellectual disabilities for more than half a century. It’s only fitting that, as part of our external social media launch, we will award $10,000 to one Canadian or U.S. school to help support their programs for people with intellectual disabilities. It could be a school in your community!

Do you know of or work with schools for people with intellectual disabilities or universities with programs to train special education teachers? Do you think they’d appreciate some financial help to keep their programs relevant and effective? Then let them - and teachers, parents and concerned individuals - know about this opportunity and encourage them to give it a shot. Here’s what they need to do:

- Create a short video up to two minutes long explaining why their school deserves a $10,000 donation from UCT
- Be creative!
- Explain how this donation would help their program
- Post the video on YouTube and complete the contest form at UCT’s Facebook page: www.facebook.com/UCTinAction by clicking on the “UCT Gives Back” tab

All entries must be submitted by Nov. 30, 2012.

A select committee will review the videos and the top video finalists will be posted on UCT’s Facebook page for our fans to vote on the winner. The winning school will be announced and awarded the $10,000 cash prize in early 2013.

Get started spreading the word! A news release template announcing the contest is available for use in your local community. It can be accessed on the Members area of our website under Publications and Resources/UCT Social Media Resource Center.

Contact Marketing Manager Heather Darling at hdarling@uct.org, or at (800) 848-0123, ext. 206, with questions or for more details.
Canadians rock the Board!

Canadian members can be proud of their country’s representation on UCT’s Board of Governors - never has the Canadian presence been so strong. Check out your officers and you might just feel like singing a line or two of “O Canada!”

**Supreme Counselor**

**Larry Pilon**

Larry lives Calgary, Alberta, where he was installed as Supreme Counselor at our 125th annual Supreme Session in July! He has the distinction of being the first Supreme Counselor from the A.C.T.-UCT Dominion Grand Council.

Larry joined UCT in 1974 and is a member of Calgary North Council 1015. He has served through the lines of local and Grand offices, earning his Past Counselor and Past Grand Counselor honors, and has been in charge of numerous Supreme Council committees.

He has chaired the Calgary North stroller and wheelchair rentals fundraiser at the annual Calgary Stampede and Exhibition and is past chairman of the Annual UCT Calgary North Charity Golf Classic in support of the Association for the Rehabilitation of the Brain Injured (ARBI), a project he remains involved with. He is a past board member and past club captain of the Bearsaw Golf Club and is past chairman of the junior golf program at Bearsaw.

**Supreme Sentinel**

**Gorden Woodworth**

Gorden, who lives in Dartmouth, Nova Scotia, was elected Supreme Sentinel at the convention in Calgary. He joined Jack Kidd Council 755, Saint John, New Brunswick, in 1976, where he served through the line of local council offices, earning his Past Counselor honors. In 2001 he transferred to Scotia Council 838, Halifax, Nova Scotia, where he functions as secretary-treasurer.

Gorden has also served through the line of offices of the Atlantic Grand Council and received his Past Grand Counselor honors. He has been chairman of numerous Grand committees and in 2009 co-chaired the Atlantic Grand Council convention. He has also served on a number of Supreme level committees.

**Supreme Chaplain**

**Chris Phelan**

Chris, who also lives in Calgary, was appointed Supreme Chaplain at the Calgary convention. He has been a member of Calgary North Council 1015, Calgary, Alberta, since 1994.

Chris has made his way through the local and A.C.T.-UCT Dominion Grand Council lines of offices, earning his Past Counselor and Past Grand Counselor honors. He has served on many Supreme Council committees and is a Roses for the Living recipient on the Grand and Supreme levels.

**Supreme Counselor**

**Jerry Giff**

Jerry, from Sudbury, Ontario, was elected to a three-year term on the Board in 2010. He joined Sudbury, Ontario Council 1051 in 1981, where he functions as treasurer. He has served through the line of local offices and A.C.T.-UCT Dominion Grand Council offices and received his Past Counselor and Past Grand Counselor honors. He was twice selected Sudbury Council Member of the Year and is a recipient of the council’s Roses for the Living.

Jerry has chaired the Grand Executive Committee and has served as Grand Treasurer. He is a member of the Grand Counselors’ Association and is a Roses for the Living recipient on the Grand and Supreme levels. He has served on and chaired a number of Supreme Council committees and has been chairperson of the Examining Finance Committee since 2008.

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UCT’s Canadian products - insurance and more

UCT’s non-profit status means that instead of paying dividends to shareholders, our insurance operations help support members’ community service efforts and enable us to make a difference in the lives of others.

This is the “human element” that makes UCT different from traditional carriers and just one of many good reasons to purchase a policy from us.

UCT products offered in Canada include:
- Dental, Vision & Hearing
- Term Life
- Final Expense
- Emergency Travel Insurance
- Critical Illness

Products in Canada must be sold by licensed Canadian agents. If you know of agents in your area who might be interested in selling our products - and taking advantage of our competitive commissions and excellent agent and customer service - contact Vice President of Sales John Marshall at jmarshall@uct.org or at (800) 848-0123, ext. 125.

Dental, Vision & Hearing Expense Insurance (DVH) *

Our DVH product is one of our most popular plans in the U.S. That’s good news. The better news is that the product is also available in all provinces of Canada except Quebec for individuals 18-84 years old. The plan is perfect for self-employed individuals, contractors or individuals who don’t have easy access to quality insurance coverage for dental, vision or hearing.

Check out some of the product details:
- Ages 18 - 84 are eligible
- Deductible choices – $0-$100 annually
- Benefit choices – $750, $1,000, $1,500 or $2,000 every year
- Covers dental care, glasses and hearing aids
- Ask about spousal discount
- Quick & easy issue!

In addition to covering dental, vision and hearing expenses, the plan offers a 30-day right to examine and return policy, a household discount, and it’s guaranteed renewable for life. And did we mention how affordable the product is? Check out this sample monthly EFT premium for Alberta: **

$1,000 annual maximum; $0 deductible; household discount
Issue age - 59
$32.10 per individual (includes minimum $1.50 fraternal dues and 2% premium tax)

Click here for more DVH details or contact the Canadian Office at (800) 267-2371 or at jpierre@uct.org. You may also call our agent line at (800) 848-0123, ext. 200.

Critical Illness Insurance *

Being diagnosed with a critical illness like heart attack, stroke, cancer or kidney failure, or needing a major organ transplant, can be devastating financially and emotionally even if your medical expenses are covered by insurance. The financial burden can be worrisome, especially if you have no other source of income during your recovery. That’s why critical illness coverage can be so important.

If you’re considering critical illness coverage, you should take a look at some of the advantages of UCT’s critical illness plan:
- Issue ages 18-64
- Pays direct to you a lump-sum cash benefit
- Provides you and your family with $5,000 to $100,000 based on your policy; the benefit can be used for any reason and won’t affect disability insurance benefits
- Gives you the flexibility to choose the level of desired coverage - any amount from $5,000 to $100,000, in $1,000 increments
- Funds can be used to offset medical costs, repay debts or maintain your standard of living without impacting your savings

If a covered critical illness event happens, you’ll welcome cash benefits to help pay for items not covered by traditional health plans. The plan is affordable - take a look at this sample monthly EFT premium for Alberta: **

$50,000 annual maximum
Issue age - 50 year old female, non-tobacco user
$84.88 per individual (includes minimum $1.50 fraternal dues and 2% premium tax)

Explore our critical illness plan for more details or contact the Canadian Office at (800) 267-2371 or at jpierre@uct.org. You may also call our agent line at (800) 848-0123, ext. 200.

* Product is available in all provinces of Canada except Quebec. Premiums are subject to change. Rates may differ by province, so please read your policy carefully. Issued by The Order of United Commercial Travelers of America.

** Sample premium applicable in Alberta, British Columbia, Manitoba, New Brunswick and Ontario.
Winter is coming, and for many Canadians that means it’s time to travel to warmer locales! To ensure you’re adequately protected when you travel away from home, UCT and Royal Sun Alliance (RSA) offer a competitively priced and comprehensive emergency travel insurance product geared towards the needs of you and your family. This product was previously offered through etfs.

UCT Emergency Travel Insurance offers several plan options to cover you when travelling outside your home province to the U.S. and other countries:

- Choose medical or non-medical single trip coverage if you travel once during the year
- Opt for multi-trip annual family medical coverage for an unlimited number of 9- or 30-day trips
- Take advantage of a 30-day all-inclusive multi-trip annual plan or extended stay trip coverage for longer travel
- Use the free Doctor-On-Call™Service that allows you to get in touch with a licensed U.S. physician and receive a home visit in case of emergency – without leaving the comfort of your room

For more details and sample scenarios and rates, click here.

For a competitive quotation, call the RSA customer contact centre at (877) 490-1968.

* UCT Emergency Travel Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by RSA Travel Insurance Inc., operating as RSA Travel Insurance Agency in British Columbia.