Local Council Spotlight on M.J. Terapak Council 144

Introducing the Bridges of Friendship Award

How to help others through the holidays and beyond

How to support local schools and students year ’round

UCT program and contest updates
Message from Kevin Hecker
UCT CEO

It’s hard to believe we are in the final months of 2021. We’ve come a long way in a short amount of time. I think back to March 2020 when everything shut down because of COVID-19. Those were very uncertain times, and even some days now feel that way, but through it all UCT has continued pushing forward and staying focused on preparing for the future.

While the past 18 months have been challenging at times for UCT, we haven’t slowed down. If anything, we’ve made major progress in certain areas. Since the launch of our new rebranding campaign in February, we revamped the UCT Agent Hub on our website. It’s now easier and faster for agents to do business with us. We’ve shifted from paper formats to electronic, online tools that agents can access anywhere - whether meeting with clients in-person, over the phone or virtually.

We also completed new videos and implemented a communications strategy designed to boost engagement and drive agents to sell our products. We still have work to do to ensure profitable sales are coming in, but now we’ve got the tools to help agents succeed.

On the fraternal side, the senior management team and your UCT Board of Governors continue to meet virtually each month to keep the organization on track with our strategic goals and long-term plans. We know local and regional councils are facing challenges and we’re working together to identify solutions that can help the membership.

The rebranding campaign will now shift its focus to enhancing the member and SIS portals on the website. A communications strategy will also be developed and implemented over the next six months.

Additionally, the fraternal staff continues to work with councils requesting assistance on regulatory guidelines and staying active in their communities.

The home office staff remains committed to getting the work done, despite various advisories and changes issued in the city of Columbus, by the state, and from federal agencies. I am inspired by their dedication and relentless loyalty to UCT.

In closing, I want to thank all of you for continuing to support your communities through UCT during this time of great need. Your hard work and charitable spirit are a beacon of hope for many people.

I pray that all of you are staying safe and healthy, and I hope to see you again soon.

Kevin C. Hecker
Note from UCT President Dianna Wolfe

In 2016 you elected me to serve on the UCT Board of Governors, and I can’t tell you how honored and humbled I was knowing that you were placing the care of UCT in my hands. This year you elected me to serve as your president. I want to assure you that I will do my best to help move UCT forward on a strong path toward growth and longevity.

But one person can’t possibly do this alone. “Many hands make light work,” and I’m relying on you, our members, to help me meet the challenges our organization is facing. First and foremost, I’m calling on you to do your very best to sign up one new member this year. Just ONE. I know this can seem like a daunting task at times, but there are ways you might bring a new member into UCT or at least acquaint them with our organization.

Consider paying for the first year of a new member’s fraternal dues or ask your local council to do it. Some local councils pay a portion of a new member’s fee for the first year and/or the second. Host a “Get Acquainted” get together at a local pub or restaurant and make sure to share information about your local council. Make this an event to support a local charity so prospective members see you in action. Hold a dinner or picnic and ask your members to invite their family or friends to introduce them to UCT. Be sure to include some lively entertainment, raffles, door prizes, and plenty of friendship! And always, always, have plenty of applications on hand at your events.

Need help with planning an event, fundraiser, or project? Call on the UCT Fraternal Department for help. Or if you need some volunteer ideas for your community, the President’s Vision Team can help you find ideas for your council. Please feel free to reach out to me!

Second, communication is a key element for success. Local council members should reach out to their fellow members on a monthly or bi-monthly basis to keep them informed of upcoming events and volunteer opportunities. A newsletter or even a postcard work great. (If you do a newsletter, please be sure to submit it to the UCT Newsletter Contest). Regional presidents and chairmen need to communicate with local presidents and chairmen about the goals and expectations for the year. Be sure to follow up to keep them on track and enthused.

Third, I realize many of you will read this message and think to yourself “Yup, been there, done that – it didn’t work.” I urge you to give these suggestions another try because often they DO work for the members and councils that utilize them. Our organization needs all of us to do what we can to ensure it continues well into the future. Please help me help UCT by doing your part. Working together is our only sure way to make a difference.

Note from UCT President

Dianna Wolfe

On the cover: Jacob Magnussen, the 2021 recipient of Lincoln, Nebraska Council 104’s annual poker run, enjoys the ride of his life thanks to the generosity of his local fire department, which provided his transportation on the day of the event. Jacob has slow transit colon, encopresis and possibly a mitochondrial disorder, and through a number of events the poker run raised $12,000 toward his medical care. Check out Members in Action on Page 10 for more details.

On the cover: Jacob Magnussen, the 2021 recipient of Lincoln, Nebraska Council 104’s annual poker run, enjoys the ride of his life thanks to the generosity of his local fire department, which provided his transportation on the day of the event. Jacob has slow transit colon, encopresis and possibly a mitochondrial disorder, and through a number of events the poker run raised $12,000 toward his medical care. Check out Members in Action on Page 10 for more details.
UCT’s local councils have been giving back to their communities by supporting and working with worthy causes and organizations within them for well over 100 years. Through these partnerships, councils assist large numbers of individuals on multiple levels and across a wide range of need, including helping individuals with intellectual disabilities and mental health issues, seniors, homeless individuals, underprivileged children and families, and veterans, among others.

UCT Charities was established in 1997 to assist individuals with intellectual and developmental disabilities, primarily by providing scholarships through the UCT Scholarship Program. Over the years, this support has expanded to include other programs and projects that benefit a variety of individuals.

It is in this spirit of support that UCT Charities has established the Bridges of Friendship Award, which will grant two cash awards of up to $5,000 each annually to two local charitable organizations, one in Canada and the other in the U.S. These two organizations will be chosen by the Bridges of Friendship Award committee from nominations of local charitable organizations submitted by UCT local councils that have worked with and supported them. The Canadian organization must be a registered charity and the U.S. organization a 501.c.3 nonprofit organization.

“Several years ago, a change was made to the UCT constitution that redirected an annual per capita tax away from UCT Charities to the UCT Fraternal Fund,” said UCT President and Board President of UCT Charities Dianna Wolfe. “Understandably, this change was necessary to strengthen the UCT Fraternal Fund to help provide better benefits to our members. However, it also created a loss of revenue for UCT Charities.

We need to ensure that UCT Charities
will survive well into the future, so we need to promote it to help generate more revenue. Additionally, the scholarships that UCT Charities provides are for a specific theater of people. The Bridges of Friendship Award will be given directly to a local community where it will reach a larger audience and, hopefully, impact many people within that community.”

Award guidelines

Each local council is entitled to one Bridges of Friendship Award nomination per year of a local charitable organization that operates, resides, and serves the people primarily within the local council’s own city, county, township, parish, etc. Nominations must be submitted in entirety using the approved nomination form only and are due at the UCT home office – not the Canadian office – by no later than April 1.

The Bridges of Friendship Award committee will be responsible for reviewing the applications, selecting the recipients, and disbursing the award funds with full approval and UCT Charities board oversight. Award recipients will be announced during the UCT annual session. Local councils nominating organizations for the award will earn a point in the Medal of Honor Program.

The concept of Bridges of Friendship comes from Past International President Ed Stuebe’s theme during his year as UCT’s president in 1996-1997 and builds on his belief that the opportunity to establish lifelong relationships is one of the most important benefits of being part of UCT. Dianna, who also happens to be Ed’s daughter, agrees.

“One of the things we all love about UCT are the friendships we’ve made through the years. This is part of our organization’s ‘DNA.’ This award’s intent is to build partnerships, friendships, with other non-profits in our communities and the people we serve. If we can form a bridge between us, it really could be a beneficial situation for everyone.”

Dianna envisions that the local council that nominates a winning non-profit will receive great publicity by presenting the organization with the Bridges of Friendship Award and a sizeable amount of money while the winning non-profit and the individuals it serves will also get recognition – and much needed funds – for receiving the award, which will help to further their cause. She points out that there is another plus as well.

“Hopefully this will generate an interest in UCT Charities and UCT in our communities that in turn could help generate more revenue for UCT Charities along with an interest in joining UCT,” she explained. “What could be more of a win-win than that?”

Bridges of Friendship guidelines and nomination forms will be mailed/mailed to local secretaries by January 1 and are now available on the UCT website at www.uct.org under About Us. Feel free to contact Kate Chillinsky at kchillinsky@uct.org or at 800.848.0123 x1148 with any questions.
Spotlight on M.J. Terapak Council 144, Columbus, Ohio

Columbus, Ohio, is known for having one of the largest universities and famous football schools in North America (that’s The Ohio State University Buckeyes), as well as being home to the Wendy’s franchise. In recent years it has also become known for having one of the best municipal park systems in the United States and for being the country’s premier test market. More importantly, though, at least to UCT members, is the fact that Columbus is the birthplace of our organization.

Founded in downtown Columbus in 1888 by eight traveling salesmen, UCT is a vital part of the city’s history. The organization’s home office is still located there, and Columbus is home to three active UCT local councils: Columbus Council 1, Buckeye Council 2000, and M.J. Terapak Council 144.

Named in honor of member Michael J. Terapak, Council 144 has been in existence since 1899, though it has been organized and reorganized countless times during its 122 years. The council’s most recent incarnation is a solid mix of home office employees and former employees along with other service-minded individuals. Together they’re focused on making Columbus a better place to live for everyone.

A small, but mighty force

According to UCT Director Dave Van Order, who is also a member and past local president of Council 144, M.J. Terapak Council is a small, but mighty force for good in the Columbus community.

“We have around 8-10 core members that attend our council meetings, and when we have a council event such as a community activity, we have anywhere from 6-12 members participating, depending on the location of the event,” he explained. “We realize there is a need in our community and our members feel satisfaction in answering that need.”

Like most UCT councils, Council 144 has particular activities that its members are involved with. Members turn out regularly to build food boxes for the Mid-Ohio Food Cooperative, participate in holiday food drives for the Homeless Families Foundation, prepare snack boxes for underserved youth through the Family Mentor Foundation, and fill backpacks with school supplies for local students through the Tom Fennessy/ Mike Harden Backpack Project. The council also frequently joins with Columbus Council 1 and Buckeye Council 2000 to facilitate projects in the Columbus area. A multiple platinum and gold medal of honor winner, Council 144 often uses UCT’s Medal of Honor Program as a guide when planning and implementing projects.

The council also supports, both physically and financially, organizations like Habitat for Humanity, Charity Newsies, Lifecare Alliance, the Leukemia...
& Lymphoma Society, and the Alzheimer’s Association. One organization that is dear to members is Heart of Unlimited Boundaries (HUB), a project that works with people with physical and intellectual disabilities by providing them with the use of vehicles adapted for their specific conditions.

“HUB’s founder, Rocky Grimes, along with his wife and daughters, has created something that is truly unique in terms of physical therapy and conditioning,” Dave said. “Council 144 has been raising money for the HUB through activities like garage sales and challenging other councils in the Ohio region to make contributions. Rocky made a presentation at the Ohio regional convention a few years ago and made quite an impression. Since that presentation, the Hub has been the recipient of funds raised through the Ohio region’s Christmas card fundraiser and money raised by other Ohio local councils. Rocky is very grateful for our support and proudly displays UCT signage at his facility, and the Grimes family are now also members of Council 144.”

A little bit business, a little bit pleasure

When it comes to council meetings, Dave describes Council 144’s gatherings as a little bit business, a little bit pleasure. The council has been fortunate to hold in-person monthly meetings since March 2021 after a year of virtual meetings, and members are glad for it. The group typically gets together in a room at a Columbus area restaurant and conducts business prior to dining and socializing.

“Our time is pretty much equally divided between business and social time for the most part. I think our social time is important because it blends many times with business in that we kick around different volunteer opportunities that someone may have learned about and discuss if it would fit in with our group.

Council 144 probably runs a little less formal business session than some councils, but we always cover the last meeting minutes, the treasurer’s report, and old and new business, finishing with correspondence. Everyone at the table knows they can contribute with ideas and comments, which makes for a pleasant and productive evening.”

When asked about the never-ending challenge of bringing new members into UCT, Dave is circumspect. “Council 144 knows the pain that other councils feel when it comes to bringing in new members, and we understand how it’s even more challenging to get them involved. We reach out to our former members that have lapsed or dropped off the rolls in years past as well as relatives, friends of relatives, relatives of friends, anywhere. The real hook is to get new members involved in the council’s activities.

Everyone, especially our younger members, are being pulled in so many directions for their time that it’s sometimes tough to ask for a few hours to help with an activity. Once new members do participate in a council project though, they’re very interested in continuing to help, and that’s how they become active members.”

Dave is proud of his council’s support of the Columbus community and looks forward to continuing it, whatever the circumstances.

“Obviously, COVID-19 has affected the way our councils have been functioning, especially regarding how meetings are being held – if they are being held – and the planning and implementing of community service events,” he pointed out.

“Things have started to ease up a bit in Columbus, but they could always cycle backward come late fall and winter. Regardless, our council will continue to adapt to whatever our service partners require, be it distancing or masking, in order to help. The need for social services doesn’t go away because of a pandemic and in many cases is needed now more than ever. As long as the need is there, Council 144 will be there too.”
UCT members and councils have always had a vested interest in their local schools and students and have, throughout the years, contributed to the nearly 200 hours of monthly time it is estimated parents, grandparents, retired teachers, and volunteers give students in each public school in every community across North America.

This fall, however, volunteerism is looking different during the COVID-19 pandemic. This year, many schools will be following new state and provincial guidelines to reduce congestion and practice safe distancing between students and volunteers, forcing a more creative approach to offering assistance.

According to UCT Director Stanna Funk, who also happens to be a teacher at Northfield Elementary School in Gering, Nebraska, volunteers are welcome as their help is vital and important, but new rules do indeed apply. “UCT members can still help at their local schools,” Stanna clarified. “But with COVID, it’s important for members to call their local schools and see what the procedures and restrictions are before offering help. In the school where I am at, visitors are required to wear masks. Some schools might be closed to outside visitors. I think it really depends upon the number of COVID cases in a particular area.”

If you and/or your local council wishes to support your local schools, you will need to work closely with them to do so. Nonetheless, here are a few activities where your help might be most appreciated:

**Showing your support by fundraising**

Sadly, funds allocated to most schools from various federal, state, and local sources often fall short of what is needed to provide students the very best academically, socially, physically, and emotionally. More and more, schools are looking beyond the normal sources of income to meet these kinds of needs. That’s where fundraising comes in handy.

As Stanna points out, this doesn’t mean you and your council necessarily have to sell candy bars or popcorn kits. Why not organize fundraisers that work for your council and community like raffles, silent auctions, walkathons, etc? Better yet, given our COVID environment, why not practice social distancing by making some of these events virtual? Again, contact your local schools to find out their needs and pick up some fundraising ideas.

**Donating supplies**

One thing teachers can always use is more supplies for their classrooms. While many UCT councils go above and beyond to collect much-appreciated supplies for their local schools in the fall, Stanna has another recommendation.

“Believe it or not, one of the best times to donate supplies is in January when the fall supplies are just about gone,” she explained. “The supplies needed range from pens, pencils, crayons, glue, and notebooks to tissues and Clorox/Lysol wipes. Schools that have mask mandates will need face masks. We required our students to bring their own masks last year, but they break and such and just

Past International President Tom Hoffman represents the participation of San Jacinto Council 915 in Pasadena, Texas, in the city’s annual Fill the Bus project designed to provide school supplies by encouraging groups and individuals to literally fill the bus with essential items that students need.
don’t last very long. I can tell you that, as a school, we went through a lot of masks last year and would have appreciated any donations. The best kind to get are the disposable ones. Also check with area schools to see if teachers have wish lists. I’m part of a Facebook group where local teachers create Amazon wish lists and then share them on the page. Anybody can click on the link and purchase items from the list if they so choose.”

Promoting and awarding scholarships

As most members know, UCT is invested in helping students through scholarship support. The three UCT Heaston Scholarships provide eligible students with two $3,000 and one $6,000 scholarship each year while the UCT Scholarship Program provides reimbursement support to individuals studying to teach those with special needs. The Ann Marshall Scholarship Program awards scholarships to the children and grandchildren of UCT members.

Most public high schools would love an opportunity to work with a UCT local council to provide scholarship or bursary support to their students. In addition to making them aware of the financial support noted above, many councils offer their own financial assistance in the form of local academic and athletic scholarships. Once again, contacting your local schools to determine their needs and guidelines is the best place to start if your local council is interested in sponsoring a scholarship.

Coordinating a UCT Safety Poster Contest

While it has been disrupted during the past few years because of COVID, UCT sponsors an annual safety poster contest for students in public, private, and parochial schools and for students with intellectual disabilities. Schools across North America are eligible to participate, once contacted by a UCT local council. Judging is conducted on local, regional, and international levels, and winners are awarded cash prizes.

Stanna believes that organizing the safety poster contest on a local level this year is realistic, though she reiterates the importance of contacting the schools to again find out what restrictions are in place.

“While members might not be able to go into the schools, they may be able to drop off supplies or pick things up. Also, they can see if teachers need help with things such as cutting out art project supplies, organizing papers, etc. These are all things that can possibly be picked up, done at home, and then returned. Every school will have different practices, I’m sure.”

There’s no question that COVID-19 has presented and will continue to present new challenges to public schools and the volunteers who want to assist them. However, by working closely with the schools in your area, we’re sure you can find new and innovative ways to be of help. Without a doubt, our schools need that now more than ever.
Members in Action

Impacting Our Communities

Nothing can stop UCT local councils from doing what they do best – making a difference in their communities. Kudos to the councils that have stepped up and stepped out to support local causes and charities.

Buckeye Council 2000, Columbus, Ohio – Members Anita Neal, left, and Lori Bayes drop off 11 no sew blankets to representative(s) of Central Ohio’s Ronald McDonald House Charities. The blankets, made by council members, will be distributed to families staying at the House while their kids are hospitalized at Children’s Hospital.

UCT Home Office – The home office’s UCT General Store, operated by our claims department, prepare to help Columbus residents by donating five box fans to the Lifecare Alliance’s Beat the Heat project, which provides fans each summer to individuals without air conditioning who are at risk for heat-related illnesses. Pictured, left, are employees Carolyn Ellis, Dennis Lee, Alice Bishop, and Sara Ermalovich.

Cape Breton Council 883, Sydney, Nova Scotia – Member Gerard MacNamara, left, presents $50,000 from the Spanish River Chase the Ace fundraiser to fellow members Sam Adams and Russell Huntington. The funds will be used to help with Council 883’s many community service projects. The council also recently donated $5,000 to the Hospice Palliative Care Foundation to help with its new 10-bed facility currently under construction.

Umpqua-Roseburg Council 887, Roseburg, Oregon – Council 887 members attend a benefit dinner to raise funds for the new Giraffic Park at Wildlife Safari in Winston, Oregon. The council donated $600 toward the evening’s final tally of $162,000 raised. Pictured, left, are Rene Baumgartner, Wally Cegavske, Judi Cegavske, Marilyn Baumgartner, Diana Toleno, Peggy Lund, Todd Lund, and Gail Black.

Thunder Bay, Ontario Council 1039 – Council 1039 teams up with the local Moose Lodge to hold another successful Take Out Dinner that netted a total of $3,200 for the two organizations! The proceeds will be used to support causes and charities in the community. Dinner included ribs, chicken, baked potatoes, and butter tarts.

Lincoln, Nebraska Council 104 – Council 104 members present a $12,000 check to 9-year-old Jacob Magnussen, this year’s beneficiary of the council’s annual poker run. Jacob has been diagnosed with slow transit colon, encopresis and possibly a mitochondrial disorder. Due to these problems, he has a cecostomy tube that must be flushed daily. He already has nine doctors on his care team, and he may need additional testing with a full body genetic test panel. This donation will help pay for his continued medical care and transportation expenses.

Columbus, Ohio Council 1 – Council 1 members tour the Heart of Unlimited Boundaries (HUB) facility before presenting the organization, which provides awesome therapeutic and educational activities for children and adults with special needs, with a $1,775 donation. Pictured, left, are Phyllis Burt, Past International President David Burt, Linda Smith, John Thompson, Rita Milliser, Connie Schwinne, Peggy Hubbell, HUB founder Rocky Grimes, Debbie Thomas, Past International President Jerry Thomas, UCT Vice President Ken Milliser, and Don Mirolli. Kneeling in front is HUB’s Cori Grimes.

Lincoln, Nebraska Council 104 – Council 104 members present a $12,000 check to 9-year-old Jacob Magnussen, this year’s beneficiary of the council’s annual poker run. Jacob has been diagnosed with slow transit colon, encopresis and possibly a mitochondrial disorder. Due to these problems, he has a cecostomy tube that must be flushed daily. He already has nine doctors on his care team, and he may need additional testing with a full body genetic test panel. This donation will help pay for his continued medical care and transportation expenses.

Kudos to Council 104’s efforts and the generosity of the local community that turned out to support the poker run through registrations, a 50/50 raffle, a silent auction, and general contributions. Jacob is especially grateful to the local fire department for allowing him to spend the day of the poker run riding in style.

Columbus, Ohio Council 1 – Council 1 members tour the Heart of Unlimited Boundaries (HUB) facility before presenting the organization, which provides awesome therapeutic and educational activities for children and adults with special needs, with a $1,775 donation. Pictured, left, are Phyllis Burt, Past International President David Burt, Linda Smith, John Thompson, Rita Milliser, Connie Schwinne, Peggy Hubbell, HUB founder Rocky Grimes, Debbie Thomas, Past International President Jerry Thomas, UCT Vice President Ken Milliser, and Don Mirolli. Kneeling in front is HUB’s Cori Grimes.

Sudbury, Ontario Council 1051 – It’s never too early for Christmas! Council 1051 makes a $5,000 donation to The Salvation Army for its Christmas Hampers project, thanks to funds raised at Delta Bingo. The council also donated $1,000 to Northern Ontario Families of Children with Cancer. Pictured, left, are Dennis Sivret of the Sudbury Charity Foundation, member Don Delongchamp, Mary Milen and Arleen Ruttan of The Salvation Army, and member Connie Zwarich.

Sudbury, Ontario Council 1051 – It’s never too early for Christmas! Council 1051 makes a $5,000 donation to The Salvation Army for its Christmas Hampers project, thanks to funds raised at Delta Bingo. The council also donated $1,000 to Northern Ontario Families of Children with Cancer. Pictured, left, are Dennis Sivret of the Sudbury Charity Foundation, member Don Delongchamp, Mary Milen and Arleen Ruttan of The Salvation Army, and member Connie Zwarich.

Edmonton, Alberta Council 1016 – Council 1016’s executive committee treks to Camp He Ho Ha to check out the new lawn tractor the council recently spent $15,000 to purchase for the camp. The camp has been maintaining the grounds with a lawn mower, and everyone is thrilled that the tractor takes so much less time. Pictured, left, are Lorna Pagee, Marian Melnyk, David Pagee, Dwight Hunter, Sylvia Herman, Charles Zylla, and Wayne Gasmo.

Edmonton, Alberta Council 1016 – Council 1016’s executive committee treks to Camp He Ho Ha to check out the new lawn tractor the council recently spent $15,000 to purchase for the camp. The camp has been maintaining the grounds with a lawn mower, and everyone is thrilled that the tractor takes so much less time. Pictured, left, are Lorna Pagee, Marian Melnyk, David Pagee, Dwight Hunter, Sylvia Herman, Charles Zylla, and Wayne Gasmo.

Regina, Saskatchewan Council 266 – Members Mary Brown, left, and George Thomas, right, present a $1,000 donation to Marg Friesen, Executive Coordinator of Saskatchewan Voice of People with Disabilities (SVOPD), for the Girl Power Program. George is also a member of SVOPD’s Board of Directors. Council 266 also contributed $4,062 to the Queen City United Soccer Facility to help to purchase uniforms and equipment and $1,000 to the Ann Marshall Scholarship Program.

Regina, Saskatchewan Council 266 – Members Mary Brown, left, and George Thomas, right, present a $1,000 donation to Marg Friesen, Executive Coordinator of Saskatchewan Voice of People with Disabilities (SVOPD), for the Girl Power Program. George is also a member of SVOPD’s Board of Directors. Council 266 also contributed $4,062 to the Queen City United Soccer Facility to help to purchase uniforms and equipment and $1,000 to the Ann Marshall Scholarship Program.

Minnedosa, Manitoba Council 926 – Member Audrey Street, left, presents Minnedosa High School scholarship winner Reece Andrews with a $500 check from the council to help with her further education. Congratulations, Reece!
Medal of Honor Program

Whether you’re mailing a physical book or submitting an electronic version of it, the deadline date for submitting Medal of Honor activities is still May 1.

Due to COVID-19, adjustments have been made for the 2021-2022 membership year to make it easier for local councils to participate in the program. These include yet another reduction in the number of required meetings, which DO NOT need to be in-person meetings, and elective activities needed to earn points. For this year only, the minimum number of council meetings needed to be held to achieve a Medal of Honor Program level is 6 for platinum, 4 for gold, and 2 for silver. In cases of emergency, like the one we’re currently experiencing, special consideration will be given to councils that are unable to hold meetings.

The minimum total points needed to be attained through elective activities has been decreased this year to 10 for platinum level, 8 for gold level, 6 for silver level, and 3 for bronze level. This makes the minimum total points required to 14 for platinum, 12 for gold, 10 for silver, and 5 for bronze. Again, for this membership year only, the following allowances will be made to elective activity points toward the Medal of Honor:

UCT’s programs and contests are happening in 2022 despite COVID-19

COVID-19 has apparently chosen to linger, but UCT has chosen not to let it get us down. The UCT home office has been working on adjusting deadlines and requirements to accommodate for continued cancellations and shutdowns that are taking place. Many of our members put their hearts and souls into participating in our programs and contests, and we appreciate that. We want to make their continued participation as simple as possible, so please take a moment to review the following:
**Fraternal Category:** Installing council officers, sponsoring guest speakers, and holding social hours, New Member Outreach Programs and Know Your Benefit Nights may all be done via phone or video conference. Purchasing anniversary awards to present later will be considered a presentation. Attending your regional council convention and/or UCT convention though they are held as phone or video conferences will be accepted.

**Community Service/Donations Category:** The required number of community service activities and the minimum amount of donations given has been reduced for this year.

**UCT/Local Council Awareness Category:** The required number of press releases distributed, and photos submitted has been reduced for this year as well.

As always, the home office is happy to work with local councils striving for the Medal of Honor that are affected by the pandemic on an individual basis. All you need to do is contact Linda Fisher for help.

---

**UCM Safety Poster Contest**

The UCT Safety Poster Contest IS happening this year! While we realize it might not be possible for all councils to participate, we do plan to hold safety poster judging at the international level in 2022.

Local and regional councils that can judge posters in 2022 should also forward them to the UCT home office for international judging by no later than June 6. If there is a problem with meeting this date due to your regional convention schedule, we can be somewhat flexible. We just want to be able to announce the winners during the UCT convention on June 24-25.

---

**Join Hands Day**

While the “official” Join Hands Day is the first Saturday in May, UCT local councils can hold their projects at any time during the year. We’re leaving this project to the discretion of local councils as to whether they wish to hold some kind of joint community service event.

Typical projects include volunteering at local festivals, cleaning and sprucing up local parks, highways and nursing homes, supporting individuals with intellectual disabilities, volunteering at food banks and homeless shelters, and working on small projects with seniors and veterans.

Not sure how to get started? Visit the Join Hands Day page on the Members’ Area of our website at www.uct.org for more information.

---

**Volunteer of the Year Award**

Provided the UCT convention is held this year as an in-person gathering, as we plan for it to be, the Volunteer of the Year Award will be presented. As most members know, the Volunteer of the Year Award is an honor presented by UCT to recognize a member who, through example and accomplishment, provided outstanding volunteer service to his or her council and community during the past year.

Members nominate their fellow members for the award. The nominee must be a member in good standing of a UCT local council and must be living at the time of nomination and selection. The most important elements in selecting the Volunteer of the Year are his or her contributions to UCT and the local community in keeping with the organization’s commitment to community and compassion.

Nominations are due by no later than April 30, and guidelines and nomination forms can be found on the Members’ Area of our website at www.uct.org.

---

**Local/Regional Newsletter Contests**

The good news is that we’re conducting the contests this year and offering financial prizes at the international level. We want to encourage councils to stay active and keep their members informed, so take a look at your 2020-2021 newsletters, and choose the one you believe to be the best and email it to lfisher@uct.org or mail it to the home office by May 1.

---

Thanks to all of you for your patience and perseverance during this pandemic. Please contact Linda Fisher at lfisher@uct.org or at 800.848.0123 x1130 with any questions or concerns.
Helping others through the holidays and beyond

The holidays are just around the corner, and for many people the season is a time of spiritual reflection and joyful togetherness. While wrapped presents are often a traditional part of celebrations, the best gift you can give is helping lighten the load of those who are struggling. Plus, it will lift your spirits, too.

This year more than ever people in our communities are in need and welcome a helping hand, especially during the winter months. Now is the chance for you and your council to be socially responsible by serving and connecting with your community to improve the lives of those who need it most.

Here are some ways you can safely make your community a better place this holiday season and beyond:

**Connect and communicate**

Physical distancing is helping the country slow the spread of COVID-19, but distancing can also lead to isolation and loneliness. Staying in touch with friends, family and neighbors has never been more important. If you know anyone who has lost a loved one this year, a thoughtful note or phone call can be comforting.

By making a plan to regularly stay in touch and sticking to it, you can brighten someone’s day. Talk on the phone or visit at a safe distance to ask how a friend is doing or simply catch up. You can also share experiences by watching the same TV show, reading the same book, or playing a virtual game together.

**Thank emergency and essential workers**

Not everyone gets time off at the holidays to be with loved ones. Showing your appreciation with cards or treats will bring cheer to your local firefighters, health care workers, paramedics, police officers, and service members. It might seem like a small gesture, but it can mean a lot.

**Donate blood**

When you donate blood, you’re providing a lifesaving service, like health care providers, first responders and other essential workers, according to the Food and Drug Administration (FDA). If you’ve recently recovered from COVID-19, your blood is also needed because it might help someone else who is critically ill to fight the disease. And, you can rest assured that all blood and plasma centers follow strict Centers for Disease Control and Prevention (CDC) guidelines to keep you safe.

A simple Google search can put you in touch with volunteer projects that suit your council or community need. As always, feel free to contact the home office at lfisher@uct.org or at 800.848.0123 x1130 for ideas or assistance. We’re always happy to help!
Make deliveries to seniors and others in need

You can help keep more vulnerable individuals, like older adults and those with disabilities, safe by volunteering to deliver meals or other necessary items, such as prescription medications. Check with local churches and service groups to find out what they need and what you can do to help. If organizations in your community aren’t relying on volunteers because of pandemic precautions, consider donating nonperishable items or money.

Organize a food drive

Money can be especially tight at the holidays, especially with this year’s economic downturn. Collect nonperishable foods like peanut butter, canned vegetables, dried beans, cereal, dried fruit, pasta, or rice from friends and family and deliver them to a local food bank. Check with local charities to see if they need other items such as toiletries, blankets, or household items. You can also volunteer to sort food and pack it into boxes. Even if it’s a solo effort rather than a group project with family and friends, what you’ve done will matter if you can help keep one person fed this season.

Raise money for a charity

If you normally exchange presents with family and friends, consider asking them to instead make a gift to a local charity. You can suggest a charity dear to your heart or let the gift-giver choose the organization. This will make the holiday more meaningful and set a good example, particularly if you have children, by demonstrating the importance of giving.

Help the homeless

While others are enjoying the warmth and cheer of the holidays, there are people in your community who have no loved ones nearby and no food or shelter. Fill stockings with personal hygiene items, socks, hats, gloves, snacks, and more to deliver to a homeless shelter. This is a good project for the entire family that will make an immediate difference in someone’s life.

Gather gently used coats, hats, and scarves for local shelters

Now is the time of year to go through your closets and gather all the used coats, hats, and scarves you haven’t worn in ages and donate them to local homeless shelters. Make sure they’re clean and in good condition. Encourage your family and friends to do the same to make the donation even more meaningful.

Remember four-legged friends

You can help your local animal shelter by donating dog or cat food, used towels, or blankets and supplies such as cat litter, treats and leashes. Another way to give back is to adopt an animal or foster one, which helps reduce overcrowding in shelters, opens up space for other animals and helps prepare them to successfully transition to permanent homes.
Offering protection when it’s needed most

UCT’S Medicare supplement coverage – a great product for members 65 or older

With Medicare open enrollment just around the corner, this is the time of year to be thinking about purchasing UCT’s Medicare Supplement Insurance for you or your family members.

As a member aged 65 or older, you have several options when it comes to health care. The Medicare program wasn’t intended to pay entire hospital or doctor bills, so you may need supplemental insurance to pay expenses not covered by Medicare. Our Medicare Supplement plans make choosing the right coverage easier and help give you the financial resources to cover expenses Medicare doesn’t.

Every UCT plan includes these basic benefits:

- Hospitalization: Medicare Part A coinsurance and coverage for 365 additional days after Medicare benefits end
- Medical expenses: Medicare Part B coinsurance (generally 20% of Medicare eligible expenses)
- Blood benefit: Three pints of blood each year
- Hospice: Part A coinsurance

Plan D – Prescription drug plans can also be purchased with your Medicare Supplement policy.

A Medicare Supplement Insurance policy can help pay some of the health care costs that original Medicare doesn’t cover, like coinsurance, copayments, or deductibles. If you’re 65 or older, it’s to your benefit to check out how UCT can supplement your Medicare coverage today.
Ben Franklin once famously stated that in this world nothing can be said to be certain, except death and taxes. Mr. Franklin, as always, had a good point. Death is most certainly guaranteed for all of us, and the cost of dying isn’t necessarily cheap. 2019 statistics from the National Funeral Directors Association (NFDA) show that families paid an average of $7,640 for a funeral with burial last year – and that figure doesn’t include the cost of a vault, opening or closing of the ground, or the cost of a headstone, which can easily tack thousands onto the bill.

For those who hope to escape these costs by opting for a cremation, that may not save much. NFDA figures show that even the cost of a funeral with cremation worked out to $5,150 as of last count.

Because the bill for a person’s final expenses is unavoidable, many individuals choose to have a life insurance policy. While some opt for more robust policies with large death benefits, final expense insurance can be ideal for someone who only needs a small death benefit to cover their final expenses when they pass. This can include the cost of a funeral and burial or cremation, the cost of liquidating one’s possessions, living expenses incurred at the end of one’s life and more.

UCT’s final expense whole life plan – which is NOT guaranteed issue – offers level death benefits with fixed premiums and doesn’t normally require medical examinations. Additionally, our new plan offers rates and coverages for male and female smokers and non-smokers. It’s an outstanding plan for mature adults who are concerned about burdening their families with burial expenses, minor debts, and estate settlement costs.

final expense life insurance might not be right for everyone, but for those who want to live the rest of their days knowing their final expenses will be covered and that their loved ones won’t have to struggle to pay for funeral expenses while they grieve, it’s certainly worth exploring.

UCT offers a new final expense whole life product

Here is some plan information to keep in mind:

- Member issue ages: 40-80
- Minimum issue amount: $3,000
- Maximum issue amount: $25,000
- Policy Fee: $36
- Male & female smoker and non-smoker rates are now available!
- If any one of the 13 medical questions is answered “yes,” the applicant is not eligible for coverage.
- Insulin dependent diabetics are not eligible.
- All applicants are subject to an MIB check.
- All applicants are subject to a prescription drug check.

We want to help you and your family members make the best decisions regarding your health. For more information about these plans, visit our website at www.uct.org or contact our customer service department at 800.848.0123 x1300.

Policies underwritten by The Order of United Commercial Travelers of America (UCT). These product descriptions are for illustrative purposes only. Please refer to the policies for complete details, limitations, and exclusions. Benefits differ in some states. Not available in all states.
Take advantage of UCT’s hearing aid discount

Hear clearly without overspending—that’s the mission of Precise Hearing and Ideal Hearing Aids. UCT is proud to work with Precise and Ideal to offer name brand hearing aids to our members in the U.S. and Canada at a fraction of the retail price.

You can save money on hearing aids in a number of ways. Choose from face-to-face care with a local audiologist, mail in prescriptions or even remote service in the comfort of your own home through a state-of-the-art telecare program.

Precise Hearing and Ideal Hearing Aids are A+ BBB-rated and have more than 35 years of combined experience. Exclusive discounts are available for all UCT members. You can buy with confidence knowing new, brand-name hearing aids come with full manufacturer warranties including parts and labor. Plus, there’s a 45-day, money-back guarantee to ensure you are fully satisfied with your purchase.

Precise and Ideal offer you the choice to work with programmers who are experienced, licensed, and knowledgeable professionals. They do an excellent job making sure your hearing aids are programmed to your specific needs, and you can call them, and they’ll actually talk to you. They work carefully to bring you better hearing at the best price and best fit because helping people hear better is their only business.

For more details, talk to a patient care coordinator at:

U.S. Dental, Vision, and Hearing members:
877.741.5810

All other UCT members:
877.657.7760

Now Featuring Telecare — Remote Fine Tuning and Adjustments!
You can now enjoy the convenience and safety of having your hearing aids fine-tuned and adjusted directly from the comfort of your living room! Speak to a friendly hearing specialist to learn more about Precise Hearing Telecare today by calling 800.301.3137.

Life Line Screening – The power of prevention

Stroke and cardiovascular diseases can wreak havoc on your health and life. Data from the World Health Organization shows that cardiovascular diseases are the leading cause of death around the world (approximately 18 million lives every year), and the primary reason for the high fatalities is that these diseases aren’t detected until it’s already too late.

Life Line Screening, one of UCT’s benefits for U.S. members, is the leading provider of community-based preventive health screenings in the United States. UCT members in the U.S. can take advantage of Life Line Screening’s special package that includes:

- Stroke/carotid artery screening
- Atrial fibrillation screening (abnormal heart rhythm)
- Peripheral arterial disease (PAD) screening
- Abdominal aortic aneurysm (AAA) screening.

This package is available for members for only $135, a price not available for the public. An osteoporosis screening is also available at a discounted rate.

Life Line Screening has screened over 9 million individuals in more than 15,000 locations in the U.S. over the past 20 years, providing a safe and reliable testing service that can detect the risk of stroke and cardiovascular diseases before any visible symptoms come into play. Its tests for cardiovascular disease treatment and prevention are especially useful for those who are at a higher risk than others of getting these diseases.

Life Line Screening is committed to delivering accurate results and recommendations that could give you a healthier advantage in your everyday life. For more details, call 800.772.8319, and make sure to mention code BDJA-076 when you call. Information may also be obtained by visiting www.lifelinescreening.com/uct.
ATTENTION CANADIAN MEMBERS:

Please note that Joyce Pierre’s hours at the Canadian Office are now 10 a.m.–3 p.m. on Tuesdays, Wednesdays, and Thursdays.

The office also has a new address:
The Order of United Commercial Travelers of America
P.O. Box 57261
Sunridge RPO
135, 2525 36th St. N.E.
Calgary, AB T1Y 6R4

Please contact Joyce at 800.267.2371 or at jpierre@uct.org if you have any questions. She would love to hear from you!
An important part of our organizational culture is built around how we share the UCT message and welcome new members. UCT Membership Development Awards is the way we award and encourage members to bring new members into UCT. It’s our way of thanking you for helping us grow.

UCT has partnered with Boost Rewards, a web-based, integrated program for rewarding and tracking member performance and retention. Backed by integrated partnerships with the Internet’s largest retailer, Amazon, and with Visa, Boost offers online, point-based programs that allow flexibility in selecting awards.

What does this mean for you? In the U.S., it means you’ll be able to reward yourself with items of your choice by picking from thousands of products on Amazon! For Canadian members, you can receive VISA gift cards for recruiting new members.

You receive 20 points for each new member sponsored. You can carry points over from year to year and accumulate them for bigger and better items. Each month you will be notified by email the total number of points you have earned. Please note that award notices are only sent to those who have two or more new members to their credit.

If you don’t have access to a computer and don’t have an email address, a family member or friend with a computer can assist you in redeeming your rewards; however, you will not receive notification on your award points.

For those who do have an email address, please make sure to provide us with this information so that you will receive your award notices. This is the only way that awards can be redeemed.

To do this, email customerservice@uct.org. Make sure you include your name, address and, if possible, your member number in the email.

For our Canadian members, a VISA gift card will be awarded. The minimum amount will be $25, so you must have enough points accumulated to obtain your gift card. There is no service fee for the card.

HERE’S HOW IT WORKS

To redeem your points, go to www.boostrewards.com/uct or do the following:

- Go to the UCT website at www.uct.org
- Click on the Members’ Area
- Click on Membership Development Awards in the pulldown menu, which should take you directly to the UCT Membership Development Awards Program home page.
- Click on My Boost Account in the menu. Here you can update your profile, check your points and order history, change your password, and more.
- To login to My Boost Account, use your member number for both the username and password. If you’re unsure what your member number is, contact our Customer Service Department at customerservice@uct.org or at 800.848.0123 x1300.

*Rules information for 2021-2022

Only new or reinstated insured members sponsored through one of UCT’s non-commissionable products and/or fraternal membership qualify for award credits. Applications must be received and approved at the Home Office between April 1, 2021, and March 31, 2022. Reinstated members must have been out at least 24 months for the sponsors to receive new award credits. Those wishing to attain President’s Club status must sponsor 50 or more new or reinstated members who have been out at least 24 months. Further, the new and/or reinstated members must still be members in good standing at the end of the membership year in order for the sponsoring member to attain President’s Club status.