



# Club Health Assessment for District 321 D through April 2020

Club Number	Club Name	Charter Date	Status	Membership						Reports				Finance	LCIF			
				Current Member Count	YTD Members Added	YTD Members Dropped	YTD Net Growth	YTD Net Growth%	Member Count 12 Months Ago	Avg. length of service for dropped members	Months Since Last MMR ***	Yrs. Since Last Officer Report	President Rotation	Vice Reported ****	Months Since Last Activity Report ***	Account Balance	Donations for current Fiscal Year	
			Number of times on status quo within last two years	If below 15 members appears			If net loss is greater than 20% appears			If no report in 3 months appears in		When more than one year repeat appears in	Number of repeat terms	Notes the officers that do not have an active		If no report at 12 months appears in red		
<b>Clubs less than two years old</b>																		
136876	Badhani Kanwar	03/25/2019	Cancelled(8*)	0	0	20	-20	-100.00%	20	1	4		None	P,S,T,M,VP MC,SC	N/R	90+ Days		
139360	Hoshiarpur Classic	09/03/2019	Active	20	20	0	20	100.00%	0		7			M,VP,MC,SC	3			
136162	Jammu Samanvay	08/10/2018	Active(1)	23	23	19	4	21.05%	20	1	3		N	P,S,M,SC	11	90+ Days		
136908	Jugial Ranjit Sagar Dam Kanwar	02/11/2019	Cancelled(8*)	0	0	20	-20	-100.00%	20	1	4		None	P,S,T,M,VP MC,SC	N/R	90+ Days		
134717	Nakodar	05/22/2018	Active	29	0	0	0	0.00%	29		8		N	S,VP,MC,SC	0			
139914	Pathankot Aura	10/22/2019	Active	20	20	0	20	100.00%	0		6			M,VP,MC,SC	N/R			
139320	Pathankot Star	08/27/2019	Active	25	25	0	25	100.00%	0		4		N	T,M,VP,MC,SC	3			
140255	Phagwara City	01/09/2020	Active	21	21	0	21	100.00%	0		4			S,T,M,VP,MC SC	N/R			
136551	Phagwara Kanwar	10/23/2018	Active	21	1	0	1	5.00%	26		3		2	S,T,M,VP,MC SC	N/R	90+ Days		
<b>Clubs more than two years old</b>																		
56607	ADAMPUR DOABA	03/06/1995	Active(1)	46	0	4	-4	-8.00%	50	3	2		R	M,VP	1			
25920	AMRITSAR	09/27/1959	Active	53	3	3	0	0.00%	56	1	0		R		16			
45818	AMRITSAR CIVIL LINES	02/20/1986	Active(1)	66	10	4	6	10.00%	41	4	0		N	M,VP,MC,SC	0			
100255	AMRITSAR CLASSIC	09/20/2007	Active	27	1	1	0	0.00%	28	5	1		2	P,VP,MC,SC	18	90+ Days		
42606	AMRITSAR GOLDEN TEMPLE	04/26/1983	Active(1)	39	0	0	0	0.00%	39		16		N	S,M,MC	24			
41590	AMRITSAR GREATER	06/30/1982	Active	36	0	2	-2	-5.26%	38	4	5		3	N	M,VP,MC,SC	13		
124234	Amritsar Mid Town	03/02/2015	Active	17	0	0	0	0.00%	17		8		6	R	VP	24+	90+ Days	
125984	Amritsar Paras Bandgi	12/08/2015	Active(1)	18	0	0	0	0.00%	26		4		N	P,T,M,VP,MC SC	22			
58835	AMRITSAR REGENCY	11/06/1996	Active	38	0	0	0	0.00%	45		0		R	M,VP	9			
101755	AMRITSAR ROYAL GOLD	05/20/2008	Cancelled(8*)	0	1	20	-19	-100.00%	19	7	4		None	P,S,T,M,VP MC,SC	N/R	90+ Days		
48449	AMRITSAR VISHAL	04/18/1988	Active	43	2	1	1	2.38%	42	2	1		N	VP,SC	24+			
49586	ANANDPUR SAHIB	06/06/1989	Active	30	0	0	0	0.00%	30		15		N	P,S,T,VP,MC SC	19			
63158	BANGA CITY SMILE	05/09/2000	Active(1)	30	2	2	0	0.00%	33	7	2		R	M	13			
53420	BANGA MEHAK	06/29/1992	Active(1)	35	0	0	0	0.00%	35		3		N	T,VP,SC	8			



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			Number of times on status quo within last two years	If below 15 members appears			If net loss is greater than 20% appears			If no report in 3 months appears	When more than one year appears in	Number of repeat terms	Notes the officers that do not have an active	If no report at 12 months red		
132813	Banga Nischay	11/02/2017	Active(2)	20	21	20	1	5.26%	19	3	1		T,M,VP,MC,SC	8		
125778	Banga Royal Bandgi	10/14/2015	Cancelled(8*)	0	0	22	-22	-100.00%	22	4	4	1	None	P,S,T,M,VP MC,SC	N/R	90+ Days
115102	BATALA HARMAN	09/16/2011	Active	17	0	2	-2	-10.53%	27	4	6		5	P,T,M,VP,MC SC	N/R	
103552	BATALA LOTUS	09/05/2008	Active(2)	21	0	0	0	0.00%	21		5		N	P,S,T,M,VP MC,SC	N/R	
120322	Batala Muskan	09/12/2013	Active	35	2	5	-3	-7.89%	36	2	0		N		1	
117865	BATALA PRINCE	09/21/2012	Active	29	0	0	0	0.00%	29		20	1	None	P,S,T,M,VP MC,SC	N/R	
131187	Batala Sewa	06/12/2017	Active	67	12	4	8	13.56%	55	1	6		N	VP,MC,SC	14	
62673	BATALA SMILE	01/06/2000	Active	105	4	3	1	0.96%	103	2	7		N	VP,SC	24+	\$28,289.63
56203	BEGOWAL	10/31/1994	Active(1)	14	0	10	-10	-41.67%	23	2	5		None	P,S,M,VP,MC SC	13	90+ Days
125954	Begowal Diamond Bandgi	11/30/2015	Active	27	1	7	-6	-18.18%	33	3	2		None	P,M,MC,SC	16	90+ Days
117863	BEGOWAL PRINCE	09/21/2012	Active	30	0	0	0	0.00%	29		11		N	VP,MC,SC	11	
126476	Begowal Royal Bandgi	01/20/2016	Active	16	2	3	-1	-5.88%	22	2	4			P,M,VP,MC,SC	0	90+ Days
128384	Begowal Sewa	07/28/2016	Active	51	9	10	-1	-1.92%	53	2	2		2	VP,MC	1	
123216	Bhogpur Vishwas	09/29/2014	Active	11	1	0	1	10.00%	12		0		N	S,T,SC	19	
123250	Bholath Vishwas	10/01/2014	Active(1)	28	3	0	3	12.00%	39		2		N	P,T,M,VP,MC SC	0	
95525	BILGA AASTHA	02/10/2006	Active(1)	43	11	1	10	30.30%	50	1	1		N	VP,MC	3	
45820	DASUYA GREATER	02/10/1986	Active(2)	14	0	0	0	0.00%	14		5		None	P,S,T,M,VP MC,SC	24+	90+ Days
41594	DHARAMSALA	06/29/1982	Active	55	10	4	6	12.24%	49	8	1		2	R MC	0	
57853	DHARIWAL ROYAL	02/12/1996	Active	15	0	3	-3	-16.67%	18	10	5		R	S,T,M,MC	N/R	
51001	GARHSHANKAR	10/15/1990	Active	22	5	4	1	4.76%	32	9	7		N	M,VP,MC,SC	0	90+ Days
31678	GURDASPUR	02/04/1976	Active(1)	27	0	0	0	0.00%	29		9			T,M,VP,SC	18	
57518	GURDASPUR ROYAL	11/29/1995	Active	49	0	0	0	0.00%	49		21		None	P,S,T,M,VP MC,SC	21	
84082	HARCHOWAL CHETNA	09/01/2004	Active	20	0	0	0	0.00%	21		11			P,T,M,VP,MC SC	N/R	
31400	HOSHIARPUR	11/13/1975	Active	67	3	1	2	3.08%	66	1	1		N	M,VP,MC	0	
77714	HOSHIARPUR ACTION	10/23/2003	Active	26	0	0	0	0.00%	29		2		N	MC,SC	6	



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109008	HOSHIARPUR PREET	08/02/2010	Active	19	0	0	0.00%	29		9		R	M,MC,SC	13			
117864	HOSHIARPUR PRINCE	09/21/2012	Active	27	3	0	12.50%	34		1		2	N	M,MC	0		
98185	HOSHIARPUR SAMARPAN	02/28/2007	Cancelled(8*)	0	0	15	-15	-100.00%	16	5	4	None	P,S,T,M,VP MC,SC	16	90+ Days		
125029	Hoshiarpur Vishwas	06/09/2015	Active(1)	16	16	0	16	100.00%	0		0		M,VP,MC,SC	24+			
25942	JALANDHAR	05/08/1963	Active	247	20	12	8	3.35%	264	4	1		N	MC,SC	3		
52554	JALANDHAR CANTONMENT CENTRAL	02/19/1992	Active	23	3	0	3	15.00%	21		4		VP,MC,SC	24+			
51012	JALANDHAR CENTRAL	10/17/1990	Active	75	23	9	14	22.95%	60	3	5		N	P,VP,MC,SC	12		
58350	JALANDHAR CROWN	05/29/1996	Active	20	13	1	12	150.00%	10	29	1		N	S,T,M,VP,MC SC	6		
53841	JALANDHAR EAST	11/23/1992	Active(1)	38	7	4	3	8.57%	37	3	4		N	P,VP	13		
64935	JALANDHAR GRACE	01/15/2002	Active(3)	11	0	0	0	0.00%	0		5		2	S,M,VP,SC	24+	90+ Days	
109005	JALANDHAR GREEN PREET	08/02/2010	Cancelled(8*)	0	0	21	-21	-100.00%	22	5	4	None	P,S,T,M,VP MC,SC	N/R	90+ Days		
115205	JALANDHAR HARMAN	09/28/2011	Active	5	0	1	-1	-16.67%	10	8	10		5	M,VP,MC,SC	N/R		
54098	JALANDHAR INVESTORS	02/16/1993	Active	14	0	0	0	0.00%	14		13	None	P,S,T,M,VP MC,SC	24+			
132284	Jalandhar Kings	07/25/2017	Active	17	2	0	2	13.33%	17		3		VP,SC	6			
55716	JALANDHAR POOJA	05/17/1994	Active	19	4	0	4	26.67%	21		0		3	R	T,VP,MC,SC	13	
115206	JALANDHAR SARTAJ	09/28/2011	Active	18	2	4	-2	-10.00%	20	5	2			M,VP,SC	24+		
45821	JALANDHAR SEWAK	02/10/1986	Active	67	2	19	-17	-20.24%	84	1	0		N	SC	24+		
117341	JALANDHAR SMILE	06/28/2012	Active(1)	12	1	1	0	0.00%	24	2	7		N		N/R	90+ Days	
67317	JAMMU R S PURA	02/28/2003	Active(1)	22	0	1	-1	-4.35%	23	1	0		R	VP,MC,SC	9		
108858	JANDIALA GREATER	09/14/2010	Active(1)	25	29	26	3	13.64%	21	6	0		2	P,M,VP,MC,SC	18		
101749	KAHNUWAN DIAMOND	05/20/2008	Active(1)	19	0	0	0	0.00%	19		22	1	None	P,S,T,M,VP MC,SC	24+	90+ Days	
66930	KAHNUWAN GAURAV	12/11/2002	Active	18	0	0	0	0.00%	18		13		N	S,T,VP,MC,SC	20		
120993	Kahnuwan Muskan	12/23/2013	Cancelled(8*)	0	0	16	-16	-100.00%	16	4	4	1	None	P,S,T,M,VP MC,SC	N/R	90+ Days	
33471	KAPURTHALA	03/14/1977	Active	27	3	0	3	12.50%	23		3		2	VP,MC,SC	N/R		
123254	Kapurthala City Star	10/01/2014	Active	33	0	0	0	0.00%	38		11		N	P	N/R		



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92339	KAPURTHALA ESTATE	12/16/2005	Active		16	0	0	0	0.00%	16			N	MC,SC	N/R		
125846	Kapurthala Friends Bandgi	11/02/2015	Active		57	25	0	25	78.13%	36	1		N	S,T,M,VP,SC	16	90+ Days	
68950	KAPURTHALA GOLD	06/18/2003	Active(1)		21	2	0	2	10.53%	23	5		2	R	S,T,M,VP,MC	24+	90+ Days
44262	KAPURTHALA GREATER	09/04/1984	Cancelled(8*)	0	0	11	-11	-100.00%	11	19	4	1	None	P,S,T,M,VP MC,SC	24+	90+ Days	
120812	Kapurthala Muskan	11/26/2013	Active	10	0	0	0	0.00%	10		20		2	R	MC,SC	N/R	
39472	KARTARPUR	02/19/1981	Active(1)		46	0	1	-1	-2.13%	47	3		3	R	MC,SC	5	
60514	KATHUA SUPREME	03/18/1998	Active(1)		17	0	0	0	0.00%	17	11		N	S,T,M,VP,MC SC	24+	90+ Days	
37724	LEH	11/06/1979	Active		32	1	2	-1	-3.03%	33	3		N	P	N/A	90+ Days	
100174	LOHIAN KHAS ROYAL	09/10/2007	Active(2)		4	0	0	0	0.00%	3	5		2	T,M,VP,MC,SC	N/R		
126405	Mehtiana Gold Bandgi	12/29/2015	Active(1)		33	18	0	18	120.00%	40	1			M,VP,MC,SC	8	90+ Days	
67289	MIRAN SAHIB GAURAV	02/19/2003	Cancelled(8*)	0	0	26	-26	-100.00%	26	7	4		None	P,S,T,M,VP MC,SC	N/R	90+ Days	
56368	MUKANDPUR	12/28/1994	Active		22	4	4	0	0.00%	22	1		N	MC	12		
123219	Nadala Vishwas	09/29/2014	Cancelled(8*)	0	0	22	-22	-100.00%	22	3	9	1	None	P,S,T,M,VP MC,SC	19	90+ Days	
50104	NAKODAR GREATER	01/18/1990	Active		26	3	1	2	8.33%	40	3		N	P,SC	9	90+ Days	
53326	NAWANSHAHR CITY	06/22/1992	Active		20	1	0	1	5.26%	19	9		18	R	T,M,VP,SC	8	
125847	Nawanshahr Gold Bandgi	10/08/2015	Active(2)		26	0	0	0	0.00%	26	5	1	None	P,S,T,M,VP MC,SC	N/R		
66893	NURMAHAL CITY	11/22/2002	Active		25	3	6	-3	-10.71%	28	2			T,M,VP,MC,SC	2		
66892	NURMAHAL GAURAV	11/22/2002	Active		33	2	4	-2	-5.71%	35	0		N	M,VP,MC	15		
31902	PATHANKOT	03/19/1976	Active		168	0	2	-2	-1.18%	169	0		N	MC,SC	1		
129253	Pathankot Fortune	10/25/2016	Active	10	0	10	-10	-50.00%	20	2	7		2	M,VP,MC,SC	11		
54100	PATHANKOT GREATER	02/16/1993	Active		103	12	9	3	3.00%	100	3		N	VP,MC,SC	3		
120321	Pathankot Muskan	09/12/2013	Active(2)		57	3	8	-5	-8.06%	65	2		R	T,VP,MC,SC	7	90+ Days	
59685	PATHANKOT SERVICE	06/16/1997	Active		45	0	8	-8	-15.09%	56	0			M,VP,MC,SC	4		
123505	Pathankot Vishwas	12/18/2014	Active(2)		7	7	15	-8	-53.33%	15	2			S,M,VP,MC,SC	20		
107842	PHAGWARA CENTRAL	03/18/2010	Active(2)		34	1	0	1	3.03%	31	2			S,T,M,VP,MC SC	17	90+ Days	



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120387	Phagwara City Prince	09/24/2013	Active	19	0	0	0	0.00%	19	8			S,T,M,VP,MC SC	24+	90+ Days	
101754	PHAGWARA DIAMOND	05/19/2008	Cancelled(8*)	0	0	17	-17	-100.00%	17	4		None	P,S,T,M,VP MC,SC	24+	90+ Days	
68949	PHAGWARA GOLD	06/18/2003	Active	38	1	0	1	2.70%	37	8		2	P,T,M,VP,MC SC	9		
67288	PHAGWARA GREATER	02/19/2003	Active	50	0	12	-12	-19.35%	74	5			N	T,VP	24+	
124007	Phagwara Harman	02/13/2015	Cancelled(8*)	0	1	12	-11	-100.00%	20	4		None	P,S,T,M,VP MC,SC	N/R	90+ Days	
118042	PHAGWARA HARMONY	10/17/2012	Active	23	0	6	-6	-20.69%	30	5			R	M,MC,SC	24+	
106507	PHAGWARA KINGS	08/31/2009	Active(1)	28	4	7	-3	-9.68%	40	3			R	P,M,MC,SC	24+	
61150	PHAGWARA KOHINOOR	09/25/1998	Active	29	0	0	0	0.00%	34	13			N	P,MC,SC	24+	90+ Days
57688	PHAGWARA ROYAL	12/19/1995	Active	60	2	4	-2	-3.23%	73	4			N	VP	10	
55447	PHAGWARA SERVICE	03/22/1994	Active(3)	51	3	5	-2	-3.77%	53	0			N	M,SC	24+	90+ Days
63274	PHAGWARA SMILE	06/06/2000	Active	19	1	0	1	5.56%	24	7			N		19	
129065	Phagwara Star	10/25/2016	Active(1)	20	0	0	0	0.00%	20	5		None	N	P,S,T,M,MC SC	N/R	90+ Days
123154	Phagwara Vishwas	09/19/2014	Active	35	0	13	-13	-27.08%	52	5			R	T,VP	1	
107198	PHILLAUR RAJ	01/08/2010	Active	10	0	0	0	0.00%	10	15		None		P,S,T,M,VP MC,SC	13	90+ Days
77538	QADIAN ACTION	09/04/2003	Active	19	0	6	-6	-24.00%	27	1			N	M,MC	15	
57442	QADIAN ROYAL	10/10/1995	Active	15	0	6	-6	-28.57%	23	5		3		T,M,VP,MC,SC	7	90+ Days
129186	Raja Sahib Sewa	10/19/2016	Active	25	0	2	-2	-7.41%	32	9			N		8	
108863	RAYYA BEAS KNIGHTS	09/14/2010	Active(2)	50	52	51	1	2.04%	57	1		5		M,VP,MC,SC	15	
61892	REHANA JATTAN KOHINOOR	05/07/1999	Active(1)	7	8	16	-8	-53.33%	16	1			R	VP,MC,SC	21	
38732	SAMBA	06/09/1980	Active	27	0	3	-3	-10.00%	30	0			N	MC	0	
25955	SRINAGAR	12/14/1972	Active	11	0	0	0	0.00%	11	19	1	None		P,S,T,M,VP MC,SC	N/R	
112151	SUJANPUR HARMAN	09/06/2011	Active	65	26	4	22	51.16%	41	5			N	VP,MC,SC	5	90+ Days
63329	SULTANPUR LODHI	06/19/2000	Active	46	11	6	5	12.20%	43	1			N	T,M,SC	24+	
124503	Sultanpur Lodhi Central Campus	04/03/2015	Active	4	0	0	0	0.00%	4	22		None		P,S,T,M,VP MC,SC	N/R	
103439	SULTANPUR LODHI CITY	08/14/2008	Active	37	0	0	0	0.00%	45	10			R	P,S,T,VP,MC SC	N/R	



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66928	SULTANPUR LODHI GAURAV	12/11/2002	Active	80	5	1	4	5.26%	76	8	0		N	S,VP,MC,SC	20		
124630	Sultanpur Lodhi Gold Campus	04/30/2015	Active	4	0	0	0	0.00%	4		11		4	S,M,VP,MC,SC	N/R		
124352	Sultanpur Lodhi Harman Campus	03/24/2015	Active	4	0	0	0	0.00%	4		22		None	P,S,T,M,VP MC,SC	N/R		
123585	Sultanpur Lodhi Original	11/10/2014	Active	25	0	2	-2	-7.41%	28	2	9		N	T,VP,MC,SC	24+		
117862	SULTANPUR LODHI PRINCE	09/21/2012	Active	25	2	0	2	8.70%	24		8			S,T,M,VP,MC SC	N/R	90+ Days	
57474	SULTANPUR LODHI ROYAL	11/07/1995	Active	38	0	0	0	0.00%	45		7			P,VP,MC,SC	16		
123287	Sultanpur Lodhi Vishwas Campus	10/07/2014	Active	4	0	0	0	0.00%	4		22		None	P,S,T,M,VP MC,SC	N/R		
101748	SULTANPUR LOHDI PLATINUM	05/20/2008	Cancelled(8*)	0	0	17	-17	-100.00%	17	6	4	1	None	P,S,T,M,VP MC,SC	24+	90+ Days	
67000	TANDA GOURAV	12/30/2002	Active	83	0	2	-2	-2.35%	106	1	8		N	T,VP,MC,SC	10		
115766	TANDA HARMAN	12/29/2011	Active	24	1	3	-2	-7.69%	26	5	3		N	SC	12		
89481	UDHAMPUR AASTHA	10/21/2005	Active	20	2	1	1	5.26%	20	14	0		R	M,MC,SC	6	90+ Days	
104418	UDHANWAL GAURAV	01/15/2009	Status Quo(2)	15	4	5	-1	-6.25%	16	4	1		2	N	T,M,VP,MC,SC	N/R	90+ Days

**Clubs Cancelled Previous Fiscal Year – Clubs Cancelled within last 12 months may be reinstated**

Club Number	Club Name	Charter Date	Current Status*	Cancellation Date
45731	AMRITSAR CENTRAL	01/06/1986	Cancelled(8*)	12/29/2018
135070	Amritsar City	06/11/2018	Cancelled(8*)	12/29/2018
126601	Amritsar Civil Lines Bandgi	05/25/2016	Cancelled(8*)	12/29/2018
103623	JALANDHAR SHUBHKARMAN	09/10/2008	Cancelled(8*)	06/29/2019
128830	Nurpur Bedi Sewa	09/20/2016	Cancelled(8*)	06/29/2019
132302	Ramgarh Gaurav	08/16/2017	Cancelled(8*)	12/29/2018
132283	Rurka Kalan Nischay	08/03/2017	Cancelled(8*)	06/29/2019
131191	Suchetgarh Sewa	06/05/2017	Cancelled(8*)	12/29/2018
136554	Sultanpur Lodhi Kanwar	10/24/2018	Cancelled(8*)	05/29/2019



# Club Health Assessment for District 321 D through April 2020

Club Number	Club Name	Charter Date	Status		Membership							Reports				Finance		LCIF		
			Current Member Count	YTD Members Added	YTD Members Dropped	YTD Net Growth	YTD Net Growth %	Member Count 12 Months Ago	Avg. length of service for dropped members	Months Since Last MMR ***	Yrs. Since Last Officer Report	President Rotation	Vice President Reported ****	Months Since Last Activity Report ***	Account Balance	Donations for current Fiscal Year				
			Number of times on status quo within last two years	If below 15 members appears					If net loss is greater than 20% appears			If no report in 3 months appears in	When more than one year appears in	Number of repeat terms	Notes the officers that do not have an active	If no report at 12 months appears in red				
Current Total Clubs Count	YTD New Clubs	YTD Cancelled Clubs	YTD Net Club Gain	Current Total Members	YTD Add	YTD Drop	YTD Net Growth	YTD Net Growth %	Member Count 12 Months Ago	Average Member Count Per Club	% of Clubs with less than 20 members	% No MMR in 3 Months	% No Officer Report in 12 Months	% of Clubs with balance 90+ days	Number of Clubs in Status Quo	% Status Quo Clubs in Financial Suspension	Number of Cancelled Clubs	Average Cancelled Club Age	Members Lost Due to Cancellation	% of Clubs Cancelled for Non-Financial Reasons
122	4	13	-9	4,040	546	655	-109	-2.63%	4,447	33	30%	62%	3%	25%	1	100%	13	14	239	-69%

\* - P - Priority Club. Cancellation Reasons: 1-Objectives/conduct, 2-Non-active club, 5-Non-existing club, 6-Disbanding, 7-Merger, 8-Financial Suspension, 9-District/Multiple District Dues.

\*\* - Abbreviation: P-President, S-Secretary, T-Treasurer, M-Member Chairperson, VP-First Vice President, MC-Communications Chairperson, SC-Service Chairperson

\*\*\* - Abbreviation: N/R - Never reported using the Lions Clubs website, N/A - Not applicable, No password registered for the Lions Clubs website.

\*\*\*\* - Abbreviation: N - New, IP - Immediate Past, R - Repeat.