



*Rules of Order
of
CSA Fraternal Life*

Adopted by the Board of Directors

November 14, 2014

at its meeting in Lombard, Illinois

Issued November 15, 2014; and

amended November 13, 2015.

John J. Kielczewski, President

RULES OF ORDER AMENDMENTS

1....AMENDMENT ISSUED FEBRUARY 26, 2009 (UPDATED RULES OF ORDER TO COINCIDE WITH THE UPDATED CONSTITUTION AND BYLAWS)

2....AMENDED BY BOARD OF DIRECTORS AT JUNE 6TH & 7TH, 2009 BOARD OF DIRECTORS MEETING:

- **ARTICLE II, LODGES..SECTION 3 - FINANCES, item a)..subsection 3**
- **TO READ: A MINIMUM OF 9 MONTHLY LODGE PRESIDENT'S REPORTS ARE REQUIRED TO RECEIVE A FULL ALLOCATION. THE ALLOCATION AMOUNT WILL BE REDUCED PROPORTIONATELY IF FEWER MEETINGS ARE HELD.**

*****THE FOLLOWING CHANGES TO THE RULES OF ORDER WERE DONE TO COINCIDE WITH THE UPDATED CONSTITUTION AND BYLAWS:**

3....AMENDED AT THE 2010 CONVENTION

- **ARTICLE V, EXECUTIVE OFFICERS..SECTON 2 – CANDIDACY FOR PRESIDENT AND SECRETARY/TREASURER, item a)**
- **TO READ: SHALL instead of may be either**

4....AMENDED AT THE 2010 CONVENTION

- **ARTICLE V, EXECUTIVE OFFICERS..SECTION 3 – ELECTION**
- **TO READ: All candidates for executive office SHALL be Adult Benefit Members of the Society prior to the election process. All NON-MEMBER Candidates must become benefit members prior to the election, per Illinois Statute.**

5....AMENDED AT THE 2010 CONVENTION...

- **ARTICLE VI, BOARD OF DIRECTORS..SECTION 1 – ORGANIZATION**
- **TO READ: The Board of Directors shall be organized as described in Article VII, Section 1, of the Bylaws, namely, nine (9) Regional Directors and the President, with the other Executive Officers (Vice President and Secretary/Treasurer) as NON-VOTING members of the Board.**

6....AMENDED AT THE 2010 CONVENTION

- **ARTICLE VI, BOARD OF DIRECTORS..SECTION 2 – CANDIDACY FOR BOARD OF DIRECTORS, item c), subsection 2**
- **TO READ: Upon election to their respective offices are qualified to be NON-VOTING members of the Board.**

7....AMENDED AT THE 2010 CONVENTION

- **ARTICLE VI, BOARD OF DIRECTORS..SECTION 3 – ELECTIONS, item b), subsection 2**
- **TO READ: The Vice President and the Secretary/Treasurer shall be elected to their dual positions of NON-VOTING members of the Board...**

8....AMENDED AT JUNE 8TH & 9TH, 2012 BOARD MEETING

- **ARTICLE 1, MEMBERSHIP..SECTION 4 – PROVISIONS FOR HONORARY MEMBERSHIP, first paragraph**
- **TO READ: ...sending a request in writing to the PRESIDENT of the Society. ...signed by the Society's PRESIDENT and VICE-PRESIDENT.**

9....AMENDED AT JUNE 8TH & 9TH, 2012 BOARD MEETING

- **ARTICLE 1, MEMBERSHIP..SECTION 6 – LODGE TRANSFER**
- **TO READ: ...submit a written request to the FRATERNAL DIRECTOR OF THE SOCIETY. The FRATERNAL DIRECTOR OF THE SOCIETY...**

10....AMENDED AT JUNE 8TH & 9TH, 2012 BOARD MEETING

- **ARTICLE II, LODGES..SECTION 2 – MEETINGS, item a)**
- **TO READ: ...with its District Council and the FRATERNAL DIRECTOR of the Society.**

11....AMENDED AT JUNE 8TH & 9TH, 2012 BOARD MEETING

- **ARTICLE II, LODGES..SECTION 5 – DUTIES OF OFFICERS AND COMMITTEES, item e), subsection 6**
- **TO READ: ...the report shall be submitted to the FRATERNAL DIRECTOR at the Home Office...**

12....AMENDED AT JUNE 8TH & 9TH, 2012 BOARD MEETING

- **ARTICLE II, LODGES..SECTION 6 – MERGING OF LODGES**
- **ADDED ITEMS: a).. b).. c).. d).. e).. f).. g)..;**
PARAGRAPH FOLLOWING a, b, c, d, e, f, g,
- **TO READ: ...please write directly to the FRATERNAL DIRECTOR for an answer.**

13....AMENDED AT JUNE 8TH & 9TH, 2012 BOARD MEETING

- **ARTICLE IV, REGIONS AND REGIONAL DIRECTORS..SECTION 1 – CANDIDACY FOR REGIONAL DIRECTORS AND ALTERNATES, item a)**
- **TO READ: ...form as provided by the FRATERNAL DEPARTMENT.**

14....AMENDED AT JUNE 8TH & 9TH, 2012 BOARD MEETING

- **ARTICLE V, EXECUTIVE OFFICERS..SECTION I – CANDIDACY FOR PRESIDENT, item b)**
- **TO READ: ...shall be sent to the FRATERNAL DIRECTOR of the Society...**

15....AMENDED AT JUNE 8TH & 9TH, 2012 BOARD MEETING

- **ARTICLE V, EXECUTIVE OFFICERS..SECTION I – CANDIDACY FOR PRESIDENT, item b)**
- **TO READ: ...form as provided by the FRATERNAL DIRECTOR.**

16....AMENDED AT JUNE 8TH & 9TH, 2012 BOARD MEETING

- **ARTICLE VIII, INSURANCE PROVISIONS..SECTION 3 – CLAIM SETTLEMENTS, item a)**
- **TO READ: ...file proof of claim with the VICE-PRESIDENT of the Society... The VICE-PRESIDENT of the Society may issue...**

17....AMENDED AT JUNE 8TH & 9TH, 2012 BOARD MEETING

- **ARTICLE VIII, INSURANCE PROVISIONS..SECTION 3 – CLAIM SETTLEMENTS, item b)**
- **TO READ: ...filed at the office of the VICE-PRESIDENT of the Society...**

18....AMENDED AT JUNE 8TH & 9TH, 2012 BOARD MEETING

- **ARTICLE X, AMENDMENTS TO THE RULES OF ORDER, second paragraph**
- **TO READ: ...shall first be submitted in writing TO THE FRATERNAL DIRECTOR... The FRATERNAL DIRECTOR shall mail...**

19....AMENDED AT THE 2014 CONVENTION

- **ARTICLE 1, MEMBERSHIP..SECTION 5 - MEMBERSHIP PINS, item b)**
- **TO READ: Fifty year AND SEVENTY-FIVE YEAR PINS.
...the right to receive a fifty (50) year pin AND/OR A SEVENTY-FIVE (75) YEAR PIN, at no cost to him or to his Lodge, upon attainment of fifty AND/OR SEVENTY-FIVE consecutive years of membership.**
- **TO READ: ...apply to the Fraternal Department to receive the fifty year OR SEVENTY-FIVE YEAR pin.**

*****THE FOLLOWING CHANGES TO THE RULES OF ORDER WERE DONE TO COINCIDE WITH THE CONSTITUTION AND BYLAWS AS AMENDED AT THE 2014 CONVENTION:**

20....AMENDED AT NOVEMBER 14TH & 15TH, 2014 BOARD MEETING

- **ARTICLE 1, MEMBERSHIP..SECTON 4 - PROVISIONS FOR HONORARY MEMBERSHIP, first paragraph**
- **TO READ: ...signed by the Society's President and SECRETARY.**

21....AMENDED AT NOVEMBER 14TH & 15TH, 2014 BOARD MEETING

- **ARTICLE 1, MEMBERSHIP..SECTION 6 - LODGE TRANSFER**
- **TO READ: A member desiring a transfer shall submit a written request to the SECRETARY of the Society. The SECRETARY of the Society shall advise the Lodge...**

22....AMENDED AT NOVEMBER 14TH & 15TH, 2014 BOARD MEETING

- **ARTICLE II, LODGES..SECTION 2 - MEETINGS, item a)**
- **TO READ: The Lodge will register a schedule of its meetings with its District Council and the SECRETARY OF THE SOCIETY.**

23....AMENDED AT NOVEMBER 14TH & 15TH, 2014 BOARD MEETING

- **ARTICLE II, LODGES..SECTION 5 - DUTIES OF OFFICERS AND COMMITTEES, item e), subsection 6)**
- **TO READ: ...the report shall be submitted to the SECRETARY OF THE SOCIETY at the Home Office...**

24....AMENDED AT NOVEMBER 14TH & 15TH, 2014 BOARD MEETING

- **ARTICLE II, LODGES..SECTION 6 - MERGING OF LODGES, item a)**
- **TO READ: The SECRETARY OF THE SOCIETY also should be advised...**

25....AMENDED AT NOVEMBER 14TH & 15TH, 2014 BOARD MEETING

- **ARTICLE II, LODGES..SECTION 6 - MERGING OF LODGES, item c)**
- **TO READ: ...and the District Council Secretary will notify the SECRETARY OF THE SOCIETY in the Home Office in writing.**

26....AMENDED AT THE NOVEMBER 14TH & 15TH, 2014 BOARD MEETING

- **ARTICLE II, LODGES..SECTION 6 - MERGING OF LODGES, item d)**
- **TO READ: Once this has been done, the SECRETARY of the Society will notify...**

27....AMENDED AT THE NOVEMBER 14TH & 15TH, 2014 BOARD MEETING

- **ARTICLE II, LODGES..SECTION 6 - MERGING OF LODGES, final paragraph**
- **TO READ: ...please write directly to the SECRETARY OF THE SOCIETY for an answer.**

28....AMENDED AT THE NOVEMBER 14TH & 15TH, 2014 BOARD MEETING

- **ARTICLE IV, REGIONS AND REGIONAL DIRECTORS..SECTION 1- CANDIDACY FOR REGIONAL DIRECTORS AND ALTERNATES, item a)**
- **TO READ: ...must submit a candidacy form as provided by the SECRETARY OF THE SOCIETY.**

29....AMENDED AT THE NOVEMBER 14TH & 15TH, 2014 BOARDMEETING

- **ARTICLE V, EXECUTIVE OFFICERS..SECTION 1 - CANDIDACY FOR PRESIDENT, item b)**
- **TO READ: ...shall be sent to the SECRETARY of the Society on a candidacy form as provided by the SECRETARY OF THE SOCIETY.**

30....AMENDED AT THE NOVEMBER 14TH & 15TH, 2014 BOARDMEETING

- **ARTICLE V, EXECUTIVE OFFICERS..SECTION 2 - CANDIDACY FOR VICE PRESIDENT AND SECRETARY/TREASURER**
- **TO READ: CANDIDACY FOR SECRETARY (CHIEF OPERATING OFFICER) AND TREASURER (CHIEF FINANCIAL OFFICER)**

31....AMENDED AT THE NOVEMBER 14TH & 15TH, 2014 BOARDMEETING

- **ARTICLE V, EXECUTIVE OFFICERS..SECTION 2 - CANDIDACY FOR SECRETARY (CHIEF OPERATING OFFICER) AND TREASURER (CHIEF FINANCIAL OFFICER), item d)**
- **TO READ: In the event there is no candidate for SECRETARY OR TREASURER...**

32....AMENDED AT THE NOVEMBER 14TH & 15TH, 2014 BOARDMEETING

- **ARTICLE V, EXECUTIVE OFFICERS..SECTION 3 - ELECTION, item b)**
- **TO READ: SECRETARY AND TREASURER; The SECRETARY AND TREASURER shall be elected by the new Board of Directors...at their first October/NOVEMBER Board meeting...**

33....AMENDED AT THE NOVEMBER 14TH & 15TH, 2014 BOARDMEETING

- **ARTICLE V, EXECUTIVE OFFICERS..SECTION 4 - VACANCY, item a), subsection 1**
- **TO READ: The SECRETARY shall assume...**

34....AMENDED AT THE NOVEMBER 14TH & 15TH, 2014 BOARDMEETING

- **ARTICLE V, EXECUTIVE OFFICERS..SECTION 4 - VACANCY, item b)**
- **TO READ: SECRETARY AND TREASURER**

35....AMENDED AT THE NOVEMBER 14TH & 15TH, 2014 BOARDMEETING

- **ARTICLE VI, BOARD OF DIRECTORS..SECTION I - ORGANIZATION**
- **TO READ: ...with the other Executive Officers (SECRETARY AND TREASURER) as non-voting members of the Board.**

36....AMENDED AT THE NOVEMBER 14TH & 15TH, 2014 BOARDMEETING

- **ARTICLE VI, BOARD OF DIRECTORS..SECTION 2 - CANDIDACY FOR BOARD OF DIRECTORS, item c)**
- **TO READ: SECRETARY AND TREASURER**

37....AMENDED AT THE NOVEMBER 14TH & 15TH, 2014 BOARDMEETING

- **ARTICLE VI, BOARD OF DIRECTORS..SECTION 3 - ELECTIONS, item b), subsection 2**
- **TO READ: The SECRETARY AND THE TREASURER shall be ELECTED by the new Board of Directors at their first October/NOVEMBER Board meeting following...**

38....AMENDED AT NOVEMBER 14TH & 15TH, 2014 BOARD MEETING

- **ARTICLE VII, CONVENTION..A: DELEGATES..SECTION 2 - LODGE ENTITLEMENT, item a)**
- **TO READ: Entitlement to election of DELEGATES per Lodge...**

39....AMENDED AT NOVEMBER 14TH & 15TH, 2014 BOARD MEETING

- **ARTICLE VII, CONVENTION..A: DELEGATES..SECTION 4 - ELECTION PROCESS, item a)**
- **TO READ...If a Lodge is entitled to TWO DELEGATES,...The TWO NOMINEES receiving the most votes cast...In the event NOMINEES ARE absent from the meeting, THEIR willingness to serve...**

40....AMENDED AT NOVEMBER 14TH & 15TH, 2014 BOARD MEETING

- **ARTICLE VII, CONVENTION..A: DELEGATES..SECTION 4 - ELECTION PROCESS, item b)**
- **TO READ: If a Lodge is entitled to more than TWO DELEGATES...**

41....AMENDED AT THE NOVEMBER 14TH & 15TH, 2014 BOARD MEETING

- **ARTICLE VIII, INSURANCE PROVISIONS..SECTION 3 - CLAIM SETTLEMENTS, item a) How To File A Claim**
- **TO READ: ...and file proof of claim with the SECRETARY of the Society, on forms provided for that purpose by the Society. The SECRETARY of the Society...**

42....AMENDED AT THE NOVEMBER 14TH & 15TH, 2014 BOARD MEETING

- **ARTICLE VIII, INSURANCE PROVISIONS..SECTION 3 - CLAIM SETTLEMENTS, item b) When To File A Claim**
- **TO READ: Each claim shall be filed at the office of the SECRETARY of the Society...**

43....AMENDED AT THE NOVEMBER 14TH & 15TH, 2014 BOARD MEETING

- **ARTICLE VIII, INSURANCE PROVISIONS..SECTION 3 - CLAIM SETTLEMENTS, item c) Action For Recovery**
- **TO READ: ...benefits shall have been filed with the SECRETARY of the Society**

44....AMENDED AT THE NOVEMBER 14TH & 15TH, 2014 BOARD MEETING AND CORRECTED TO READ AS ADOPTED AT THE 2010 CONVENTION

- **ARTICLE X...AMENDMENTS TO THE RULES OF ORDER**
- **Item a) TO READ: ...by two-thirds (2/3) VOTE of those present**
- **Item b) TO READ: ...submitted in writing to the SECRETARY OF THE SOCIETY...ALL PROPOSED AMENDMENTS THAT ARE SUBMITTED MUST REFER TO THE PAGE NUMBER, ARTICLE, SECTION, AND ITEM BEING AMENDED OR ADDED.**
- **Item c) TO READ: ...The SECRETARY OF THE SOCIETY shall mail...**
- **Item d) TO READ: ...IF THIS FORMAT IS NOT ADHERED TO, THE CONSTITUTION, BYLAWS AND RULES OF ORDER COMMITTEE MAY DECLINE TO ACT UPON THE PROPOSAL**

45.....AMENDED AT THE NOVEMBER 13TH & 14TH, 2015 BOARD MEETING

- **ARTICLE III, DISTRICT COUNCILS..SECTION 6 - DISBANDING A DISTRICT COUNCIL/DISBURSEMENT OF FUNDS**
- **ADDED Items a), b), c) and d) defining procedures for disbandment**

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RULES OF ORDER

Article I **Membership**

Section 1 - Application for Membership

Benefit membership in the Society is by application, medical examination or other evidence of insurability, and issuance of an insurance or annuity certificate, on the primary insured.

Section 2 - Qualification for Membership

Any person of good character and not less than eighteen (18) years of age, who subscribes to the purpose for which the Society is organized, may apply for Adult Benefit Membership in the Society. Maximum age of a person applying for the Adult Benefit Membership is determined by underwriting rules and may vary for various types of insurance or annuity benefits. Youth Benefit Membership will be accepted for individuals between zero (0) and seventeen (17) years of age and such membership automatically will become an Adult Benefit Membership upon that person reaching eighteen (18) years of age.

Other Society membership classifications including Non-Benefit Membership and Honorary Membership are detailed specifically in the Society Bylaws and elsewhere in these Rules of Order.

Section 3 - Application Form

Application for Benefit Membership shall be made on a form provided for that purpose by the Society, and shall be signed by the applicant and the agent. The application shall be sent directly to the Home Office by the agent, together with a premium deposit of not less than one month's premium. Medical examination or other evidence of insurability shall be required in compliance with the underwriting rules. Application for Benefit Membership shall be made only by an authorized Sales Representative duly licensed by the state in which the application is written. In the absence of a licensing requirement, the Society may authorize a representative to make an application.

Section 4 - Provisions for Honorary Membership

The National Board of Directors shall have exclusive authority to grant an Honorary Membership to persons of renown and distinction. Any member of the Society can suggest such a person by sending a request in writing to the President of the Society. Upon granting the Honorary Membership, the Society shall issue to the honorary member a special certificate for that purpose, signed by the Society's President and **Secretary**.

Honorary members are not assessed any premiums, dues or fees. They are entitled to receive *The CSA Journal* free of charge. They are not allowed to vote in any Lodge, District Council or Convention. They may not hold any elected office or position in CSA at any level.

Section 5 - Membership Pins

a) New member pin.

Upon issuance of the first benefit certificate a new member shall receive a membership pin, at no cost to him.

b) **Fifty-year and seventy-five year pins.**

Every member of the Society shall have the right to receive a fifty (50) year pin **and/or a seventy-five (75) year pin**, at no cost to him or to his Lodge, upon attainment of fifty **and/or seventy-five** consecutive years of membership.

The Fraternal Department shall have the sole responsibility for carrying out this membership benefit program, any member or his Lodge may apply to the Fraternal Department to receive the fifty year **or seventy-five year** pin. If possible, the pin should be presented in a ceremonial fashion.

c) **Other membership pins.**

The National Board of Directors may from time to time provide for pins designating other tenure of membership.

Section 6 - Lodge Transfer

A member may transfer his membership from one Lodge to another or may consolidate his membership from several Lodges to one Lodge. A member desiring a transfer shall submit a written request to the **Secretary** of the Society. The **Secretary** of the Society shall advise the Lodge to which the member desires to transfer and shall effect the Lodge transfer on the books of the Society. The member's certificate file in the Society's office should contain necessary documents reflecting the member's request for transfer.

Section 7 - Resolution of Disputes Process

The purpose of the Resolution of Dispute Process is to provide a method of fair resolution of disputes, claims, actions or grievances consistent with the fraternal nature of the Society. As a non-profit membership organization, the Society must provide for the rights and interests of individual members and also the collective interests of the membership as a whole and the charitable and fraternal purposes of the Society. This process is designed to provide a prompt, fair and thorough resolution of member concerns without the delay and expense of formal legal proceedings.

This procedure would work thru each level of Lodge(s), District Council(s) and Board of Directors to provide an equitable and fair solution to any and all disputes.

A member having a dispute, claim, action or grievance against the Society or against another member of the Society shall first exhaust all steps in the resolution dispute process before seeking recourse in the courts.

The Resolution of Disputes Process shall utilize the following steps:

Step 1) Have an informal discussion of the dispute, claim, action or grievance between the Complainant and the respondent. If no resolution comes forth within a reasonable period of time, then the complainant upon written notice to respondent may proceed to the next step.

Step 2) The dispute, claim, action or grievance shall be in writing and shall be filed with an officer of the respondent's Lodge and shall contain the following:

- a) A statement of the dispute, claim, action or grievance, naming the complainant and the respondent;
- b) The desired remedy requested;
- c) The signature, date, and Lodge number of the complainant as set forth in (a) herein above.

- d) Proof that the dispute, claim, action or grievance has been delivered to the respondent and that no resolution has yet been achieved.

Step 3) At each level of dispute, claim, action or grievance the respondent will respond in writing. A copy of the dispute, claim, action or grievance shall be sent to the Home Office and to both parties after each step. If either party is dissatisfied with the decision or recommendation made, he may appeal to the next level.

Step 4) Appeals from decisions or recommendations made regarding any dispute, claim, action or grievance will be heard and resolved in the following manner of priority and by the following individuals:

- a) Lodge officers; their decisions may be appealed to the
- b) District Council; and the District Council decisions may be appealed to the
- c) Board of Directors.

Each level of appeal may form a committee of at least three (3) individuals to act as a ruling tribunal for these purposes.

Neither complainant nor respondent may be represented by legal counsel during the internal dispute process.

The internal dispute process ends when the dispute, claim, action or grievance is ruled by the Board of Directors or where an appeal is not filed at the next level within thirty (30) days of a lower level decision being issued thereby barring further appeal and rendering the decision final. Legal action outside the Society can only occur after the entire Resolution of Disputes Process has been exhausted as set forth herein.

Article II **Lodges**

Section 1 - Establishment

- a) Lodges may be organized through the efforts of the Home Office and, if applicable, the relevant District Council, with the consent and approval of the Board.
- b) A new Lodge shall be at liberty to select its own name but the name of a living person shall not be used without the consent of the person whose name is to be selected.

Section 2 - Meetings

- a) Regular meetings of the Lodge shall be held at least once a month. The Lodge will register a schedule of its meetings with its District Council and the **Secretary** of the Society.
- b) The annual meeting of all Lodges shall be held in November, with written notice sent to all Lodge members. At the annual meeting the Lodge shall:
 - 1) elect Lodge officers, delegates and committees;
 - 2) determine the time and location of regular meetings.

- c) If a quorum is not present at the annual meeting, business shall be deferred to the next regular meeting, with written notice to that effect sent to all members.
- d) Special meetings may be called by two principal Officers of the Lodge or upon written request of five (5) Lodge members. When a special meeting is called, all members shall be notified of the time, place and purpose of the meeting. At a special meeting, only the purposes for which the meeting was called may be acted on.
- e) Seven (7) members of the Lodge shall constitute a quorum for the transaction of any Lodge business. If a quorum is not present at any meeting at which urgent business must be acted upon, such action may be taken, subject to ratification at the next meeting at which a quorum is present.
- f) Written notice shall be accomplished by any of the following:
 - 1) Mail
 - 2) Publication in *The CSA Journal* no later than the month preceding the meeting
 - 3) E-mail
 - 4) A combination of any or all of the above
- g) Meetings of Lodges should be conducted to the format provided in the Regulations and Rituals manual.

Section 3 - Finances

- a) To qualify for the annual lump sum membership support the Lodge must submit in a timely manner, the following reports:
 - 1) Regular annual financial report
 - 2) Announcement of officers
 - 3) Lodge President's Reports. A minimum of 9 monthly Lodge President's reports are required to receive a full allocation. The allocation amount will be reduced proportionately if fewer meetings are held.

If the above reports are not submitted by June 30 of the following year, the Lodge will automatically forfeit the lump sum allocation.

- b) Expenditure of Lodge funds shall be made only upon proper authorization at a regular meeting of the Lodge or in accordance with its laws.

Section 4 - Officers and Committees

- a) Election and Installation
 - 1) At the annual meeting, the Lodge shall elect the following as a minimum:
 - President,
 - Vice President,
 - Secretary,
 - Treasurer,

Guide,
Sentry,
Auditing Committee (minimum two (2) members),
Membership Committee (minimum one (1) member).

Also, when required because of real estate holding or other assets, a Board of Trustees of not less than three (3) members shall be elected. Additionally, delegates to the District Council may be elected as provided by the rules of the District Council.

- 2) Election shall be by ballot or acclamation as decided by the Lodge.
- 3) All officers are elected for a term of one (1) year and shall fulfill their duties until their successors shall be duly elected and installed.
- 4) Additional officers may be elected to carry out responsibilities as established by the Lodge.
- 5) Other committees or delegates required by Lodge bylaws shall be selected in a manner determined by the Lodge.
- 6) Installation of Officers should be by ritual as prescribed in the Regulations and Rituals manual, and shall be performed at the January or other scheduled regular meeting following the annual meeting.

b) Removal from Office

- 1) Each Lodge shall have the right to remove an officer from office upon a two-thirds (2/3) vote in favor of removal by the benefit members present at a regular meeting or a special meeting called for that purpose.
- 2) Should any Lodge officer commit an act or acts judged detrimental to the Lodge or the Society, the Board of Directors or the District Council, with the approval of the Board of Directors, shall have the right to remove him from office.

Section 5 - Duties of Officers and Committees

a) General Provisions

- 1) All officers charged with maintaining the books and records of the Lodge, shall do so in strict conformity with recognized accepted systems.
- 2) Each officer, at the expiration of his term or whenever his office shall be declared vacant, shall deliver to his successor all books, records, and property of the Lodge which were in his custody.
- 3) Each officer when unable to attend a meeting shall send to such meeting all books and information in his possession which will be pertinent to the agenda for that meeting.
- 4) All officers and committee members entrusted with the collection, disbursement, or custody of Lodge funds shall be covered by a Surety Bond and by adequate hold-up and robbery insurance provided by the Society.
- 5) All officers and committee members shall maintain strict compliance with the Constitution, Bylaws, and Rules of Order of the Society, and if applicable, the bylaws of the Lodge.

b) President

- 1) The President shall be the highest officer in the Lodge, and shall maintain strict compliance with the Constitution, Bylaws and Rules of Order of the Society and, if applicable, the bylaws of the Lodge.
- 2) The President shall call meetings to order at the time designated, and shall preside, justly and impartially, over such meetings, which should be conducted in compliance with the rituals, rules and regulations of the Society.
- 3) The President shall compel full performance of duties assigned to each officer and committee.
- 4) The President shall not vote except to cast the deciding vote, in the event of a tie.
- 5) The President shall affix his signature to important documents and to official communication of the Lodge.

c) The Vice President

- 1) The Vice President shall assist the President in all of his duties when called upon to do so, and shall act in his stead when the President is absent.
- 2) The Vice President shall supervise the performance of the Sentry's duties.
- 3) The Vice President shall ensure that all new members are properly initiated into the Lodge.
- 4) The Vice President shall perform all other duties which generally pertain to that office.

d) The Secretary

- 1) The Secretary shall keep a substantial record of all proceedings of Lodge meetings.
- 2) The Secretary shall record the names of all new, transferred, deceased, withdrawn, suspended, expelled or reinstated members into the minutes of each meeting as they are reported.
- 3) The Secretary shall receive and reply to correspondence as the Lodge may direct, and shall submit all official correspondence to the President for signature.
- 4) The Secretary shall perform all other duties as designated, or as generally pertain to that office. In the absence of both President and Vice President, the Secretary shall call the Lodge meeting to order for the purpose of electing a President pro-tem who will preside over the meeting.

e) The Treasurer

- 1) Lodge funds shall not be co-mingled with any other funds.
- 2) The Treasurer shall deposit all receipts in the bank depository designated by the Lodge.
- 3) The Treasurer shall promptly pay all authorized bills and other items of disbursement.

- 4) The Treasurer shall submit at each meeting a complete report of all receipts and disbursements, and current treasury balance.
- 5) The Treasurer shall keep all books and records as prescribed, to properly reflect the financial transactions of the Lodge. He shall make proper reconciliation of these for each annual period, showing the actual cash balance of the treasury and all other assets of the Lodge, as of the close of each annual period.
- 6) From the annual reconciliation, the Treasurer shall prepare, as of each December 31st, the required Lodge Financial Report. This report, together with all other books, records, receipt stubs, bank statements, etc. maintained by him, shall be submitted to the Lodge Audit Committee. Once audited, the report shall be submitted to the **Secretary of the Society** at the Home Office and, if applicable, to the District Council.

f) The Guide and Sentry

- 1) The Guide shall receive the password from the members at the opening of the meeting.
- 2) The Guide shall assist in the initiation of new members, and in the installation of officers.
- 3) The Guide shall act as teller at all elections.
- 4) The Guide shall assist the President in maintaining order and discipline at meetings, as required.
- 5) The Sentry shall permit no one to enter unless he is lawfully entitled to admission, and once the meeting has been called to order, shall permit no one to enter without the permission of the Vice President and the sign of courtesy.

g) The Auditing Committee

- 1) The Auditing Committee shall, at the close of each annual period, make a complete audit of the Lodge Financial Report, and other books and records submitted by the Treasurer, properly reconciling these with the entries of receipts and disbursements as they appear in the minutes maintained by the Secretary.
- 2) The Auditing Committee shall examine the General Membership Roster to verify that the status of each member is correctly reflected.
- 3) The Auditing Committee, when it has satisfied itself of the completeness and correctness of the reports, books and records submitted, shall submit a report of its audit at the next meeting of the Lodge.

h) The Membership Committee

- 1) The Membership Committee shall be responsible for maintaining and increasing the membership of the Lodge, and shall promote the interests and welfare of the Society.
- 2) The Membership Committee shall cooperate fully with the Sales Department of the Society and its licensed representatives.

i) The Board of Trustees

- 1) The Board of Trustees shall be custodian of all legal documents denoting ownership

by the Lodge of all real property. It shall maintain in proper condition all real property owned by the Lodge.

- 2) The Board of Trustees shall be responsible for the prompt collection of all income deriving to the Lodge from such property.
- 3) The Board of Trustees shall report at each meeting, the status of such property.

Section 6 - Merging of Lodges

When a merger is under discussion, the Lodge officers should take into consideration choosing a new Lodge for one or more of the following reasons:

- 1) The proximity of the Lodge to its membership, since this may attract new members to attend meetings after the merger.
- 2) Whether the new Lodge will have anything in common with the membership of the Lodge contemplating the merger.
- 3) An effort should be made to elect Officers so that both Lodges are represented on the new slate of officers.

If the Lodge seeking to merge is considering more than one Lodge, perhaps a committee should be formed to interview the prospective Lodges. The membership of the Lodges should be notified that a merger is being considered so they can have a vote in the final decision. A simple majority will suffice for this purpose.

- a) When a Lodge considers merging with another Lodge, the first thing that should be done is to notify the District Council and local Director of their intent. The **Secretary of the Society** also should be advised since this will become a part of the Society record, as well as the records of the Lodges involved.
- b) The Lodge that wants to merge, must pay all of their bills including salaries before the books are handed over to be audited. When the merger is completed the Treasurer of the merging Lodge will write a final check to the “new” lodge Treasurer.
- c) When a Lodge finally has been chosen, with which the Lodge wishes to merge, the District Council must be notified so that an audit by the District Council Audit Committee can be conducted. If the books of both Lodges are found to be in good order by the Audit Committee, the District Council Delegates must sanction the merger and the District Council Secretary will notify the **Secretary of the Society** in the Home Office in writing.
- d) Once this has been done, the **Secretary** of the Society will notify each member by mail of the merging of their Lodge. Information is sent regarding the day, time and place their new Lodge meets. The letter must contain the option to transfer their membership to the lodge of their choice.
- e) Copies of the letter mailed to the members, along with a cover letter, will be sent to the Secretary of the District Council and the Secretary of the new lodge along with a listing of their “new” members. Labels will be included so that the new lodge may welcome their “new” members.
- f) Once the merger has been accomplished, the Secretary of the new Lodge is to prepare a “welcome letter” to the members merging into their Lodge, advising them of the time and place of the next meeting.

- g) If a lodge has a CSA Lodge Annuity, the Annuity must be cash surrendered. If the merging Lodge and the Lodge they are merging into has a CSA Lodge Annuity, the funds from the surrender can be deposited directly into the existing Annuity. If the new Lodge does not own a CSA Lodge Annuity the monies are sent directly to the Treasurer of the “new” Lodge.

In no case is a Lodge to announce a merger before the Home Office is notified. These rules must be followed. If they are not complied with, the Home Office shall have the right *not* to sanction the merger. Should there be any other questions regarding the merger of Lodges, please write directly to the **Secretary of the Society** for an answer.

Article III **District Councils**

Section 1 - Establishment

The Board shall have the right to establish new District Councils or to disband existing District Councils which cease to serve the stated purpose. In a geographic area where the Board has determined no District Council would serve the stated purpose, Lodges may be established or may continue to function without being associated with a District Council.

Section 2 - Organization

District Councils have been established in the following geographic areas:

- District 2) Metropolitan New York City and Nassau and Suffolk Counties of Long Island, New York
- District 4) Upper New York State
- District 5) State of New Jersey and Eastern portion of the State of Pennsylvania
- District 8) State of Pennsylvania (except the Eastern portion thereof)
- District 9) Southeastern portion of the State of Ohio
- District 10) Northern portion of the State of Ohio
- District 11) State of Michigan
- District 12) Northern portion of the State of Illinois, State of Wisconsin and State of Indiana
- District 13) State of Missouri and Southern portion of the State of Illinois
- District 14) Northwest portion of State of Illinois and States of Iowa, Minnesota and Nebraska

Section 3 - District Council Meetings

- a) Meetings of the District Council shall be held no less than quarterly, at a date, time and place determined at the annual or inaugural meeting, or as prescribed by the District Council’s bylaws. Those District Councils meeting on a semi-annual basis as of August 1, 1995, namely: #2, Metropolitan New York; # 4, Upper New York; and # 11, Michigan shall be grandfathered in and allowed to continue meeting on a semi-annual basis. The annual meeting of the District Council, where its officers are elected, should be held as soon as practical, following the installation of officers of its Lodges.
- b) District Councils shall have the right to establish their own bylaws and rules of order to govern the conduct of meetings. These bylaws and rules of order are subject to approval by the Board of Directors. They shall be subject to review whenever the Society’s Bylaws and Rules of Order are revised. In addition, the District Council should annually review its bylaws and rules to make sure they are in compliance with the laws of the Society.
- c) Meetings of District Councils should be conducted according to the format, rules, and agenda prescribed for Lodge meetings per the Regulations and Rituals manual.

Section 4 - District Council Finances

- a) District Councils shall receive financial support from the Home Office, based upon the formula described in the Bylaws.
- b) District Councils may assess Lodges in their jurisdictions. Such assessment shall be pro rata, based on the number of benefit members in each Lodge.
- c) District Councils may raise additional funds through events which are legal, and in keeping with the spirit of the Society's stated purposes.
- d) Proper accounting of District Council funds shall be made annually by each District Council on the form provided by the Home Office. No Home Office financial support shall be released until an accounting is received for the preceding calendar year.
- e) If a local Lodge does not qualify for its annual lump sum allocation, then the District Council shall not be entitled to its share of that allocation.

Section 5 - District Council Officers and Committees

For the proper conduct of its affairs:

- a) Each District Council should elect the following officers: President, Vice President, Secretary, Treasurer, Sentry and Guide whose duties shall be comparable to those of Lodge officers of the same title as prescribed by the Regulations and Rituals Manual.
- b) Each District Council may establish such divisions and committees as are deemed necessary.

Section 6 - Disbanding a District Council / Disbursement of Funds

- a) **From the local DC informing the Secretary (Chief Operating Officer)**

Letter advising as of the decision to disband, the date the DC Charter should be rescinded, any materials the Secretary and President of said DC agree are relevant to the disbanding along with a final audit and check payable to CSA Fraternal Life representing existing funds of the DC.

- b) **From the National Board of Directors informing the DC Officers**

Letter advising as of the decision to disband, the date the DC Charter will be rescinded, any materials the Secretary and President of said DC agree are relevant to the disbanding along with a final audit and check payable to CSA Fraternal Life representing existing funds of the DC.

- c) **Disbursement of funds disbanded DC**

Funds will be distributed to the local active lodges of the disbanded DC based on per capita lodge membership on the date of dissolution.

- d) **Notification of such action**

The Secretary (Chief Operating Officer) shall notify affected lodges of the disbanding.

Article IV **Regions and Regional Directors**

Section 1 - Candidacy for Regional Directors and Alternates

- a) Any candidate for Regional Director or Alternate has to declare his candidacy officially ninety (90) days before the opening session of the Convention date at the latest. If at the time of the Convention, no candidates have declared themselves, the Region may elect a Regional Director and Alternate subject to their qualifying to be bonded. All candidate(s) must submit a candidacy form as provided by the **Secretary of the Society**.
- b) If the Region is unable to nominate a Director, the Board of Directors may, in co-operation with the Region, fill the vacancy.

Section 2 - Election

Regional Directors and their Alternates are elected by the Convention Delegates (Bylaws, Article VIII - Convention, Section 4) - Election b)

Section 3 - Vacancy

A Regional Director removed from office for just cause or who is unable to complete his term of office because of death, illness or other reason, shall be replaced by his Alternate. His Region shall convene the current Convention Delegates for a caucus to elect a new Alternate Regional Director. Where not otherwise feasible, this election may be done by mail.

In the event of a Regional Director vacancy where there is no Alternate, or, if the Region is unable to nominate a Director, the Board of Directors may, in co-operation with the Region, fill the vacancy.

Article V **Executive Officers**

Section 1 - Candidacy for President

- a) All candidates for President must declare their candidacy three (3) months before the opening session of the Quadrennial Convention, at the latest.
- b) Such declaration shall be in writing and shall be sent to the **Secretary** of the Society on a candidacy form as provided by the **Secretary of the Society**. The declaration shall contain data and information as prescribed by the Board of Directors.
- c) Must be a qualified Adult Benefit Member, and must be willing and able to meet the qualifications to serve, as specified in the Bylaws.
- d) The Board of Directors shall be authorized to conduct such background checks as may be needed to evaluate the candidates and report the qualifications of each candidate for President.
- e) A candidate for President cannot declare as a candidate for Regional Director at the same Convention.
- f) In the event there is no candidate for President when the deadline for candidacy has passed, the Board of Directors shall be responsible for providing qualified candidates for this office.

Section 2 - Candidacy for Secretary (Chief Operating Officer) and Treasurer (Chief Financial Officer)

- a) Shall be either a qualified Adult Benefit Member or a qualified Non-Member prior to election, and must be willing and able to meet the qualifications to serve, as specified in the Bylaws.
- b) The Board of Directors shall be authorized to conduct such background checks as may be needed to evaluate the candidates.
- c) A candidate for an Executive Office cannot declare as a candidate for Regional Director at the same Convention.
- d) In the event there is no candidate for **Secretary or Treasurer** when the deadline for candidacy has passed, the Board of Directors shall be responsible for providing qualified candidates for this office.

Section 3 - Election

All candidates for Executive Office shall be Adult Benefit Members of the Society prior to the election process. All non-member candidates must become benefit members prior to the election, per Illinois Statute.

a) President

The President of the Society shall be elected by the Convention Delegates, by secret ballot, according to the rules established in advance of the election by the Convention Rules, Order, and Agenda Committee. The names of all eligible candidates for President shall be placed on a single ballot.

b) **Secretary and Treasurer**

The **Secretary and Treasurer** shall be elected by the new Board of Directors elected at this Quadrennial Convention at their first October/**November** Board meeting following the Convention.

Section 4 - Vacancy

a) President

- 1) The **Secretary** shall assume the duties of President until a successor assumes office.
- 2) The Board of Directors will meet in Emergency Session within two (2) weeks to start the process to fill the vacancy for the unexpired term.

b) **Secretary and Treasurer**

The Board of Directors shall elect from qualified candidates, a successor to fill any vacancy.

Article VI

Board of Directors

Section 1 - Organization

The Board of Directors shall be organized as described in Article VII, Section 1, of the Bylaws, namely, nine (9) Regional Directors and the President, with the other Executive Officers (**Secretary and Treasurer**) as non-voting members of the Board.

Section 2 - Candidacy for Board of Directors

- a) Regional Director
 - 1) Meets the requirements addressed in the Bylaws, Article V.
 - 2) Upon election to Regional Director is qualified.
- b) President
 - 1) Meets the requirements addressed in the Bylaws, Article VI.

Section 3 - Elections

- a) Regional Directors

Regional Directors shall be elected to their dual position as a Board member by the Convention (Bylaws, Article V).
- b) Executive Officers
 - 1) The President shall be elected to his dual position as a Board member by the Convention (Bylaws, Article VI). The names of all eligible candidates for President shall be placed on a single ballot.
 - 2) The **Secretary and the Treasurer** shall be elected to their dual positions of non-voting members of the Board by the new Board of Directors at their first October/**November** Board meeting following their election at the Quadrennial Convention.

If the Region is unable to nominate a Director, the Board of Directors may, in co-operation with the Region, fill the vacancy.

Section 4 - Duties

- a) The Board of Directors shall address improper actions of the Officers, Regional Directors, Lodges, District Council, or Society members deemed improper according to the Constitution Bylaws, and Rules of Order and shall recommend appropriate measures for correction. These measures shall be determined at a regular or special meeting of the Board of Directors.
- b) Anyone accused of wrongdoing shall have the opportunity to properly present a defense of his actions prior to any voted action of the Board.
- c) A copy of any communication from the President concerning an Officer or Regional Director

deemed remiss in his activities, duties or responsibilities shall be recorded in the minutes and referred to the next Board of Directors' meeting. The members shall hold any necessary hearing(s) and vote on the communication. The vote will include options of discipline, suspension, removal, or acquittal by roll call vote. Actions of suspension or removal shall require a two-thirds (2/3) vote of those present.

- d) The Board of Directors shall assure that the books and the records of the Society are examined and audited annually by a Certified Public Accountant.

Article VII **Convention**

A: Delegates

Section 1 - Election Meeting

To qualify as a Delegate or Alternate to any regular Convention, a member must be elected in the annual meeting of the Lodge preceding a regular Convention, at which a legal quorum of not less than seven (7) members is in attendance throughout the meeting. Any Lodge unable to elect the Delegates or Alternates to which it is entitled, because of a lack of quorum or for any unforeseen circumstances, may recess its annual meeting for the purpose of electing such Delegates and Alternates. In no event shall the election of Delegates and Alternates be held later than in the month of April of the year in which the Convention is to be held.

Section 2 - Lodge Entitlement

- a) Entitlement to election of **Delegates** per Lodge as set forth in the Bylaws, shall be based on the benefit membership count established by the Home Office as of October 1 preceding the election. A Lodge shall not be entitled to election of a further Delegate should its membership count increase prior to the actual convening of the Convention, neither shall a Lodge forfeit any Delegate representation should its membership decrease prior to the actual convening of the Convention.
- b) Lodges organized in a period less than one (1) year prior to a regular Convention may elect a Delegate when so authorized by the National Board of Directors.
- c) Lodges with less than twenty-five (25) Adult Benefit Members, may petition the National Board of Directors to have a delegate to the Convention.

Section 3 - Member Qualification

Delegates and Alternates must be elected from among the Adult Benefit Membership of the Lodge to be represented. Only those who have been benefit members of the Society and the Lodge for not less than one (1) year are eligible for such election. The Lodge membership requirement does not apply to Delegates of newly formed Lodges.

Section 4 - Election Process

The election shall be conducted as follows:

- a) If a Lodge is entitled to **two Delegates**, nominations for election must be made. The **two nominees** receiving the most votes cast shall be elected. In the event **nominees are** absent from

the meeting, **their** willingness to serve must be evidenced in writing at the meeting.

- b) If a Lodge is entitled to more than **two Delegates**, vote totals shall determine Delegates.
- c) Election of the Alternates shall be in the same manner. A greater number of Alternates than Delegates may be elected at the discretion of the Lodge. In the event of the inability of a Delegate to serve, Alternates shall serve in the order of their vote totals.
- d) Results of election of each Delegate and Alternate properly certified by the President and Secretary of the Lodge, with date of election and number of members present, shall be sent to the Home Office immediately after such a meeting on a provided form.

Section 5 - Delegate Expenses

The Society shall bear the expenses associated with holding the Convention. Expenses incurred by each Delegate to attend the Convention will be reimbursed by the Society according to the policy determined by the Board of Directors.

B: Committees

Section 1 - Elected Convention Committees

The Home Office shall submit pertinent information to all Convention Delegates/Committee members at least one month prior to the convention.

The following Elected Convention Committees shall be formed and be convened prior to the Convention, and shall be granted access to any Officer, Director, member or Society resources for information, advice and counsel.

- a) Constitution, Bylaws and Rules of Order Committee

This committee reviews, edits and selects suggested amendments to the Society's Constitution, Bylaws and Rules of Order for action by the Convention.

- b) Finance Committee

This committee examines the financial records of the Society and reports its findings to the Convention. It makes fiscal recommendations, and proposes salaries for Regional Directors and parameters for salary ranges for the Executive Officers for action by the Convention.

This Committee shall be responsible for recommending all convention remunerations for convention personnel including convention officers and secretaries, convention committee personnel and other pertinent convention personnel for approval by the Convention.

- c) Resolutions Committee

This committee reviews proposals of the Delegates and drafts resolutions for presentation to the Convention for action.

- d) Credentials Committee

This committee inspects and verifies credentials of Convention Delegates; it submits a report to the Convention about the number of registered Delegates. It further reports to the Convention any discrepancies in credentials presented to it and makes recommendations to the Convention for action regarding any disputed credentials.

e) Rules, Order & Agenda Committee

This committee submits a report proposing rules for the conduct of the Convention. It prepares the ballots and acts as tellers for the election of the President and Directors of the Society.

Section 2 - Appointed Convention Committees

The following appointed convention committees shall be selected by the Convention Chairman:

- a) Grievance
- b) Gifts and Donations
- c) Such other committees as shall be deemed necessary, such as: Printing, Sergeants at Arms, etc.

Section 3 - Committee Entitlements

Not later than the last day of May preceding the Regular Convention, there shall be elected from among the Convention Delegates in each District Council or Region:

- a) One committee member and one committee alternate to the Constitution, Bylaws and Rules of Order Committee for each District Council or Region except that any District Council representing over 5,000 benefit members will have two committee members and two committee alternates.
- b) One committee member and one committee alternate to the Finance Committee for each District Council or Region, except any District Council representing over 5,000 benefit members will have two committee members and two committee alternates.
- c) One committee member and one committee alternate to each of the Resolutions, Credentials, and Rules of Order and Agenda Committees. Should a District Council not have enough Delegates to elect one for each of these committees, the Board of Directors shall designate to which committee(s) the District Council or Region should elect a member.

Section 4 - Meeting of Delegates

- a) The date, time and place for the meeting of Delegates for the election of these committees shall be determined by each District Council or Region and shall be called by notice sent to all Delegates by the Home Office. The meeting shall be conducted by the District Council President or in the case of a Region, the Regional Director, until a Chairman, Vice Chairman, and Secretary of the delegation are elected.
- b) Results of election shall be reported to the Home Office within fifteen days.

Section 5 - Delegates Expenses

Delegates traveling more than twenty-five miles (one way) to the meeting shall have their travel expenses paid by the Society, according to the policy determined by the Board of Directors. The expense voucher of each Delegate must be signed by the Delegation Chairman.

Section 6 - Eligibility to Serve

Any Delegate other than Executive Officers and Directors shall be eligible to serve on any elected Convention Committee.

Section 7 - Term of Office

- a) The Constitution, Bylaws and Rules of Order Committee and the Finance Committee shall be quadrennial committees with the elected committee member Delegates serving until the newly elected quadrennial committee is reconstituted for the next Convention. A committee is deemed reconstituted when the newly elected members have selected leadership and are prepared to deliberate.
- b) The term of all other Elected Convention Committees ends with the adjournment of the Convention.

Section 8 - Meeting of Committees

- a) The Constitution, Bylaws and Rules of Order and Finance Committees shall meet not less than three (3) days prior to the convening of the Regular Convention.
- b) The Resolutions, Credentials, and Rules of Order & Agenda Committees shall meet one (1) day prior to the convening of the Convention.
- c) The Appointed Convention Committees shall serve from the time appointed until adjournment of the Convention.

Article VIII **Insurance Provisions**

Section 1 - Underwriting Rules

The Society shall issue benefit certificates at premium rates calculated by the Society's consulting actuary, based on sound actuarial principles, approved by the Departments of Insurance in States where the Society is authorized to do business, and subject to accepted underwriting requirements. The Society reserves a right to change its underwriting rules without any advance notice when the Society's consulting actuary, reinsurance carrier, or business consideration requires it to do so.

The Society reserves the right to request a medical examination from an applicant regardless of the amount of benefit applied for.

- a) **Sub-standard Business**

Applicants not acceptable at standard premium rates by reason of applicant's health or occupational hazard, may be accepted on the basis of sub-standard rates determined by the Society's consulting actuary and subject to underwriting standards.

The Society reserves the right to decline an application when the Society's underwriter concludes that the underwriting risk cannot be determined or is unacceptably high.

- b) **Age Limits**

The Society shall establish the minimum and maximum issue ages for each type of insurance and annuity benefit it offers to its members. The issue ages may vary with each type of benefit

offered, and shall be based on actuarial and business considerations. The issue ages shall be printed from time to time in the Underwriting Rules brochure distributed on regular basis to the sale representatives.

The Society reserves the right to change the age limits without any advance notice.

c) Retention Limits

The Society shall establish how much of insurance benefits exposure it will retain at its own risk for various types of insurance benefits, and, conversely, the amount of coverage it will cede to its reinsurers. Retention limits shall be established on the basis of actuarial and business considerations, and may vary for various issue ages and various types of insurance benefits. The retention limits shall be printed from time to time in the Underwriting Rules brochure distributed to the sale representatives.

The Society reserves the right to change its retention limits without any advance notice.

d) Non-Medical Limits

The Society shall establish limits for the amount of life insurance for various ages of issues for which the medical examination by an applicant for life insurance coverage will not be required. These non-medical limits will vary depending on the age of the applicant. The Society may impose other medical requirements, even if the amount of insurance applied for is under the non-medical limits, when the Home Office underwriter recommends so.

The Society reserves the right to change its non-medical limits without any advance notice.

Section 2 - Beneficiaries

a) Qualified Beneficiaries

The beneficiary or beneficiaries designated to receive the certificate benefits shall be a person, persons, entity or interests qualified to be named beneficiaries under the provisions of the statutes pertaining to fraternal benefit societies of the state in which the insured resides.

b) Beneficiaries Predeceased the Insured

If the certificate owner fails to designate a lawful beneficiary or the designated beneficiary predeceased the certificate holder, the certificate benefits shall be paid out as follows:

1) One Beneficiary Surviving

If more than one beneficiary is named in the certificate, and, one or more such beneficiaries predeceased the insured, the benefits which would have been paid each deceased beneficiary or beneficiaries had they been living, shall be paid to the surviving beneficiary, or, in equal shares, to the surviving beneficiaries.

2) No Beneficiary Surviving

In the event the beneficiary or beneficiaries predeceased the insured and no other designation has been made as to disposition of the certificate benefits, the benefits then shall be paid as follows:

- aa) to the widow, or widower, if living;
- bb) if no widow or widower, then to the insured's child or children, if living;

cc) if no living child or children, then to the Estate of the deceased member; or on certificates of less than \$1,000.00, to such persons who may reasonably appear to the Society to be equitably entitled to the benefits by reason of having incurred expenses occasioned by the burial of the insured. The payment of burial expenses will be made in such amounts only as permitted by the Insurance Code of the State of Illinois.

c) Beneficiary is a Minor

In the event that at the time of insured's death the beneficiary is a minor, the benefit shall be paid to the legally qualified guardian of the estate of the minor, duly appointed by a Court of competent jurisdiction, upon the receipt of Letters of Guardianship from the Guardian.

In the event a Guardian of the Estate of the minor has not been appointed, the benefit may be paid to a parent or person standing in loco parentis to the minor, upon receipt of a Small Estates Affidavit pursuant to the provisions of the laws of the state in which the decedent was domiciled, or, upon receipt by the Society of an Indemnifying Bond with surety to be approved by the Society in an amount determined by the Society, the benefit may be paid to such person furnishing such indemnifying Bond.

When the Letters of Guardianship, or Small Estates Affidavit, or Indemnifying Bond have not been furnished to the Society within a reasonable time, the amount of benefit shall be deposited in the Special Mortuary Fund and remain in there until the Society has received Letters of Guardianship, or Small Estates Affidavit, or Indemnifying Bond, or proof that the minor beneficiary has become of age. Only then the Society shall pay the benefit to the beneficiary upon his reaching maturity, or to the person furnishing said Letters of Guardianship, Small Estates Affidavit, or Indemnifying Bond. The benefit deposited in the Special Mortuary Fund shall bear interest from time to time determined by the Board of Directors.

d) Change of Beneficiary

A change of beneficiary shall be made on an application form provided for that purpose by the Society. The application shall be submitted in duplicate with the original returned to the certificate owner properly endorsed as to the change of beneficiary requested. The application for change of beneficiary shall become effective upon approval of the Home Office, as of the date of their execution, without prejudice to the Society for moneys unknowingly paid prior to receipt by the Home office of any such application.

Section 3 - Claim Settlements

Settlement of all claims against the Society under its benefit certificates shall be governed by the provisions appearing in such certificates in the following manner:

a) How to File a Claim

The insured, certificate owner, beneficiary or other persons entitled to receive the certificate benefits shall make application and file proof of claim with the **Secretary** of the Society, on forms provided for that purpose by the Society. The **Secretary** of the Society may issue specific directives on how to make an application for a claim or how to file a proof of claim

b) When to File a Claim

Each claim shall be filed at the office of the **Secretary** of the Society within a period of not

more than eighteen months from the date such a claim arose. If the claim is not filed within such time it shall become void, unless the Board of Directors extends the time to file. Decision of the Board of Directors shall be final.

c) Action for Recovery

No action for recovery on the death claim shall be maintained unless complete proofs of death and claimant's rights to benefits shall have been filed with the **Secretary** of the Society and approved or rejected within eighty days from the date of filing complete proofs, or unless brought within twenty-four (24) months from the date the claim arose. Notwithstanding any specific provision contained in this section, the laws of each state in which the Society may operate shall govern when provisions in this section are not in strict conformity with the state laws.

d) Insured's Whereabouts Unknown

All cases of insured's whose whereabouts are unknown shall be disposed of in accordance with the statutory provisions of the state in which the insured's certificate is known to have been delivered or issued for delivery prior to the time the insured's whereabouts became unknown.

Section 4 - Lapses, Terminations, and Non-Forfeiture Options

a) Lapses and Terminations

A certificate is lapsed when a certificate is terminated because of nonpayment of premiums by the end of the grace period before a certificate has a non-forfeiture value. After the certificate developed a non-forfeiture value, it is lapsed, except as to the non-forfeiture benefits. The certificate will expire on the termination of the non-forfeiture benefits. Once the certificate has been surrendered for its cash value, it is terminated.

Most certificates grant a certificate owner the right to reinstate his certificate. Reinstatement is a process of restoring a lapsed certificate to a premium paying status in accordance with the provisions contained in the certificate. Once the certificate owner has surrendered his certificate for cash, he can never have such a certificate reinstated.

b) Non-Forfeiture Options

By statute, the Society's whole life insurance certificates that had been in effect for a required number of years provide for a cash surrender value, and protect certificate owners' right to receive such cash value. The certificate owner can choose to receive the cash value in one of several ways: as cash surrender payment, reduced paid up insurance, automatic premium loan, or extended term insurance. These choices are called non-forfeiture options. One of these options must be automatic, that is, it must become operative immediately upon the lapse of the certificate if the policy owner did not make elections. Exercise of non-forfeiture rights and available options to a certificate owner shall be governed by the specific provisions contained in his certificate.

1) Cash Surrender Option

Under this option, a certificate owner surrenders his policy to the Society in return for the certificate's cash surrender value. The cash surrender value is the amount of cash available to the certificate owner on surrender of his certificate before the certificate mature. This value is determined by statute and by the terms of his certificate.

2) Reduced Paid Up Insurance

This option provides paid-up insurance of the kind and for the duration provided by the certificate immediately prior to lapse, in whatever amount the cash surrender value will purchase. That is, if the original certificate was a whole life certificate, the reduced paid-up certificate will also be a whole life certificate.

3) Automatic Premium Loan

This option allows the certificate owner to pay overdue premiums on a certificate by establishing a loan against the certificate's cash value. If a certificate loan is outstanding at the date of an insured's death, the amount of the loan, plus interest, shall be deducted from the certificate proceeds.

4) Extended Term Insurance

Under this option, the cash value of a certificate is applied as net single premium to purchase term insurance. The amount of term insurance is equal to the face amount of the certificate being surrendered less any outstanding certificate loans. The period of insurance coverage depends on the amount of coverage, the amount of net cash value, the sex of the insured, and the insured's attained age when this option is exercised.

Article IX **Official Publication**

The Society shall issue an official publication, commonly known as *The CSA Journal*. Each member household is eligible to receive one copy of the publication.

Section 1 - Editorial Policy

The make-up and general policy of the *Journal* shall be the responsibility of the Editor-in-Chief, and regulations thereof shall be approved by the Board of Directors.

Specific directives and rules concerning content and length of articles, deadlines, and other general policies shall be determined by the Editor-in-Chief and the Editor, approved by the Board of Directors, and distributed to all correspondents and other appropriate parties.

After each Board meeting, an abstract covering significant Board actions will be published.

Section 2 - Scribes

One correspondent may be named by each Lodge, District Council, or subordinate unit of the Society, and only one column from that Lodge, Council, or unit shall appear in a single month. Requests for exceptions to this must be addressed to the Board in writing.

Section 3 - Frequency of Publication

The *Journal* shall be published eleven times a year (monthly except for a combined July/August issue).

Article X

Amendments to the Rules of Order

- a) These Rules of Order may be amended at any Convention session by a simple majority of Delegates present. These Rules of Order also may be amended at any regular or special session of the Board of Directors by a two-thirds (2/3) **vote** of those present.
- b) Amendments to these Rules of Order which are to be acted upon at any Convention session may be proposed by any Member, Lodge, District Council or the Board of Directors. To be acted upon at any Convention they shall first be submitted in writing to the **Secretary of the Society** no less than ninety (90) days prior to the convening of the Convention. **All proposed amendments that are submitted must refer to the page number, Article, Section, and Item being amended or added.**
- c) The **Secretary of the Society** shall mail such proposals to each member of the newly elected Pre-Convention Constitution, Bylaws and Rules of Order Committee.
- d) **If this format is not adhered to, the Constitution, Bylaws and Rules of Order Committee may decline to act upon the proposal.**
- e) Amendments to these Rules of Order made by the Board of Directors shall be immediately transmitted directly to each District Council President, Lodge President and all members of the Quadrennial Convention Constitution, Bylaws and Rules of Order committee in accordance with Rules of Order Article VII Convention - B Committees - Section 7 - Term of Office. All amendments are to be noted in the transmittal letter and Rules of Order cover piece.

