

BY-LAWS OF THE



SPJST

**31st Convention
2012**

Order of Proceedings in Lodge Meetings

1. Convening of the meeting.
2. Pledge of Allegiance to the flag of the United States.
3. Tribute to departed members.
4. Roll call of officers.
5. Reading of minutes.
6. Announcement of income and disbursements.
7. Reading of communications received.
8. Reading of reports of officers and committees.
9. Reading of names of applicants and balloting thereon.
10. Initiation of new members.
11. Unfinished or deferred business.
12. New business.
13. Election of officers.
14. Motions for amending local lodge by-laws.
15. Adjournment of the meeting.
16. Dues are to be paid to the financial secretary before or at the end of the regular business meeting.

CONSTITUTION AND BY-LAWS
of the
SPJST

Founded at La Grange, Texas
July 1, 1897

Adopted in the 31st Convention

Held June 11-13, 2012

Killeen, Texas

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PREAMBLE

The main idea and purpose of this Society, as organized by fearless and peace-loving Czech pioneers in Texas, was and is:

To provide and promote fraternal and social fellowship among its members.

To endeavor to keep alive the cherished traditions, customs, heritage, culture, and language of our forefathers.

And generally, through moral, spiritual, and economic respect, to encourage benevolence and humanity through the Society with sound practical life insurance for its members.

This Society operates under the Lodge System and provides for the payment of life, sick, accident or other benefits to its members.

NAME

The name of this Fraternal Benefit Society is SPJST, originally chartered as the *Slovanska Podporujici Jednota Statu Texas* (Slavonic Benevolent Order of the State of Texas (SPJST)).

PURPOSE

The purpose of this Society is to provide security for its members and the families of the insured, through the various certificates issued in accordance with the fraternal insurance laws of the State of Texas.

This Society promotes providing a wholesome family environment for the entire family unit and endeavors to promote our common bond by keep-

ing alive and encouraging the cherished traditions of the Czech history, culture, heritage, and family.

The SPJST will present itself to members, employees, the financial industry and others as a fraternal benefit society that is financially strong and that provides high quality, competitive life insurance and value-added benefits tailored to the needs of its members. The SPJST will conduct its affairs in a manner that is perceived as a good corporate citizen.

On an annual basis, the Supreme Lodge Officers working with the Directors and other key groups will conduct a strategic planning process and develop an Annual Business Plan with clearly defined qualitative and quantitative goals for review and approval by the Supreme Lodge at its October meeting.

ORGANIZATION

The Society is composed of local lodges in the various counties, communities and towns within the State of Texas. These organized local lodges are affiliated with the Supreme Lodge and must adhere to all rules, regulations, and by-laws of the Society.

MEMBERSHIP

All persons can become members if they are insurable, are within the specified age limits, and live a decent and respectable life. All members must be citizens or legal residents of the United States.

SUPREME LODGE

The Supreme Lodge is composed of a president, vice president, secretary-treasurer, and seven directors. The body elected by the convention is solely responsible for administration of all business affairs of the Society according to the constitution and by-laws as approved by the delegate-body in the convention.

Establish a screening process for the purpose of reviewing all qualifications of submitted candidates for Supreme Lodge Officers, Editor/Director of Communication, and seven directors. The screening committee has the right to gather additional background information, submit the slate of qualified candidates to the delegates 90 days prior to convention, and shall have the discretion to consult with personnel with legal and human resource expertise to assure compliance with current labor laws. The By-Law Committee will be the screening committee.

(a) The Supreme Lodge is responsible for hiring a financial secretary.

1. The Financial Secretary maintains accounts of various funds of the Society, mailing list of the *Vestnik* subscribers, files all monthly reports, statements and supplements, keeps accurate accounts of all the receipts and disbursements, and presents these books to the directors for examination.

2. Accepts from the secretary-treasurer bank deposits.

3. Publishes quarterly in the *Vestnik* an audited account of income and expenses on forms approved by the directors.

4. Prepares an annual report and forwards it to the Commissioner of Insurance at the end of the year.

5. Publishes annually, but not later than June first, an annual valuation report of the Society, based on the report of the State Department of Insurance.

6. Maintains an exact list of all members of every lodge, and on request of a lodge officer list of members of his lodge.

7. Has the power and authority, on behalf of the Supreme Lodge, to check the books of any local lodge any time it is deemed such procedure is necessary for the benefit of the Supreme Lodge, local lodge and the entire Society. Also, has the power and authority to impound the official records of a local lodge on behalf of the Supreme Lodge, if such action is deemed necessary.

8. Notifies each lodge, in the month of October preceding the pre-convention year, as to the number of qualified votes in order that each lodge may elect the proper number of delegates to the convention.

9. Receives premiums and money coming to the treasury of the Society and delivers all of the checks and money to the secretary-treasurer for him to deposit without delay in the various banks selected for that purpose by the Supreme Lodge, in the Society's name.

(b) Legal Counsel will be hired on an "as needed" basis.

DIRECTORS

The seven duly elected directors have constant control and supervision over all the management, business transactions, and general progress of our Society. The directors of the Supreme Lodge have the responsibility to see that all by-laws, decisions of conventions and the Supreme Lodge are strictly complied with.

CONVENTION

The convention, composed of duly elected delegates, elected according to rules and regulations of its by-laws, is the controlling and legislative body of the Society. Regular conventions are held once in every four years.

(a) Anyone seeking a Supreme Lodge office must announce candidacy at least 120 days prior to convention.

LANGUAGE

All deliberations and minutes in districts and lodges may be conducted either in the Czech or English languages. The minutes of the convention shall be kept and approved in the English language.

DEFINITIONS AND OBSERVING BY-LAWS

ARTICLE 1.

(a) The word "Society" as used in these by-laws shall mean SPJST, which are the initials of the original Czech name.

(b) The word “convention” means the gathering of duly elected delegates of the local lodges, members of standing committees and the members of the Supreme Lodge, who meet for controlling and legislative purposes.

(c) The words “Supreme Lodge” means the officers and directors of the Society.

(d) The words “district,” “lodge” and “youth club” shall mean a subordinate body under the jurisdiction of the Supreme Lodge and organized as provided by these by-laws.

(e) The word “by-laws” shall mean the laws adopted by the delegates at the convention, to control, administer and manage the affairs of the entire Society.

(f) The words “rules and regulations” shall mean the laws adopted by members to govern the districts, local lodges, and youth clubs.

(g) The word “premium” shall mean the payments made to the Supreme Lodge on the insurance in force.

(h) The word “dues” or “assessment” shall mean money collected by the local lodge for the administration of its affairs.

(i) The word “active” shall mean a member who is still paying premiums, dues and assessments, if any.

(j) The word “social member” means a member:

(1.) who could not be insured and was a social member on and before January 1, 1988 and pays his or her local lodge dues and assessments, if any, annually in advance, or

(2.) A person who the local lodge votes in as a social member and pays his or her local lodge dues and assessments, if any, annually in advance.

(k) The word “Associate Member” means a person who holds an SPJST policy purchased through an outside agency under contract with the SPJST selling Group Insurance. This member will not have society or local lodge privileges, benefits or voting rights.

(l) This constitution and by-laws bind all members and beneficiaries of members. Neither the Supreme Lodge nor any member of the Supreme Lodge, nor district or local lodge officers, nor sales agents, nor any committees, nor member or group of members, at any level, have the power or right to disregard any part of the constitution and by-laws, or claim any authority not conferred by these by-laws.

(m) A person who is not insurable may become a member by purchasing an annuity in a minimum amount as set by the Supreme Lodge and pays his or her local lodge dues and assessments, if any, annually in advance.

CONVENTION

ARTICLE 2.

(a) The convention of the SPJST is the sole judge of eligibility and qualifications of all delegates and substitutes.

(b) All proceedings in the convention, local lodges, and district meetings, unless such rules are not covered by the by-laws, are conducted in accordance with “Robert’s Rules Of Order Newly Revised”.

ARTICLE 3.

Convention of the SPJST has the power to:

(a) Adopt, amend, and supplement the by-laws of the Society.

(b) Receive and act on all reports filed by the Supreme Lodge officers individually, directors, and all committees, which must be published in the *Vestnik* thirty (30) days before the convention. Directors may make one joint report if they so agree.

(c) Consider the last report of examination delivered by the Commissioner of Insurance.

(d) Elect members of the Supreme Lodge, Editor/Director of Communication of the *Vestnik*, all required committees, and determines their salaries as well as compensation for all delegates, convention officers, committee members, and convention expense borne by the Society.

(e) Authorize the Supreme Lodge to employ an actuary, a state youth director, a state fraternal activities coordinator and all necessary assistants for administration of Society affairs, buy necessary equipment, furniture and supplies, and decide what donations will be made to various charities, and educational institutions, etc.

ARTICLE 4.

(a) The convention of the SPJST is composed of delegates elected from among active members of the local lodges. Every lodge has the right to elect a delegate on a numerical basis from its membership, according to the following scale:

1. From 20-100 members over 16 years of age, one delegate.

2. For each additional 100 members, one additional delegate if the lodge achieves its insurance goal or its members' goal; if goal not

reached, for each additional 150 members, one additional delegate.

Note: A lodge meets its insurance goal when it achieves a three year total of 15 percent increase of net premium income (excluding annuity premiums) or a 15 percent net increase of members on base year 2011 for the year of the convention and the two years following the convention.

3. A lodge attaining enough new members for an additional delegate between the annual meeting and 60 days before the convention will fill that position under the provisions of Art. 4(g)3. Transfer of membership will not be counted as additional new members and terminations will be subtracted.

4. A lodge represented by its delegate or delegates is entitled to one vote for every active member and every member over 16 years of age belonging to the Society and local lodge at least 60 days before the convention and who has his premiums and dues paid in full.

(b) A lodge chartered during the convention year may elect its delegates and substitutes any time before convening of the convention.

(c) A lodge chartered or merged or reorganized less than three (3) years preceding the election of its delegates may elect its delegates and their substitutes from among those members having attended a majority of the regular meetings from the date of its charter, merger or reorganization.

(d) A lodge losing the required number of members between the time of the election of delegates and convention will not lose delegate or delegates due to such change.

(e) Qualifications: Only that member may be

elected delegate or substitute delegate who:

1. Qualifies as an active member as defined under Art. 1 of these by-laws.

2. Is present during the election or is absent due to unavoidable circumstances.

3. Attended a majority of the regular meetings during the three years preceding the convention. When there is a conflict with the date of their local lodge meeting, the state youth director, district youth counselors and their assistants attending youth club meetings, state and district field representatives, and state and district fraternal activities coordinator, on official business, may count as attending a regular meeting for this purpose. When there is a conflict with the date of their local lodge meeting, Supreme Lodge members attending official functions of the Society qualify as attending a regular meeting for this purpose. Notification must be given to the local lodge secretary prior to the event with written confirmation made by the party within two weeks following the event. New transferred members' attendance record of the previous lodge shall be accepted.

4. Is a citizen of the United States of America at the time of election.

5. Is not an insurance agent (underwriter) selling life insurance in competition with the Society.

6. Is not an officer or director of any grand lodge of another fraternal life insurance Society.

(f) If a delegate is not in the convention by the second day he will not be seated unless he has a good excuse, such as serious illness, death, or emergencies which prevented him from attending.

(g) Delegates and substitutes:

1. Delegates and their substitutes to the convention are elected in the annual meeting preceding the convention for the term from one convention to the next convention.

2. When a lodge elects delegates, the nomination and election of delegates is made by whatever procedure is deemed most convenient and expedient by the local lodge.

If a nominating committee is used, nominations from the floor must be permitted. In the election process, a secret ballot may be used. Ballots containing more nominees are void and not counted. The nominees receiving the highest number of votes are elected.

3. Not more than ten substitute delegates are elected. Such substitute shall be elected in the same manner as the delegates. If a lodge is entitled to an additional delegate, as provided in Art. 4(a)3, or if any one of the elected delegates cannot go to the convention, for whatever reason, the substitute with the highest number of votes fills the first vacancy. The same procedure is continued until all substitutes are depleted, in which case additional delegates are elected, if needed.

4. Delegates approved by the Credentials Committee and the convention, who are present and voting at the convention, shall divide all the local lodge's votes equally among themselves. Odd vote or votes are taken by the delegate receiving the largest number of votes when elected.

(h) No delegate shall vote by proxy. Each delegate will vote his allotted number of votes by separate vote or separate ballot.

ARTICLE 5.

(a) The result of the election of the delegates and substitutes must be forwarded to the Secretary-Treasurer of the Supreme Lodge within thirty (30) days after the election.

(b) The Secretary-Treasurer of the Supreme Lodge forwards to the secretary of the local lodge the required forms in duplicate which must be filled out by the secretary and signed by the president and secretary of the local lodge, to certify the election of the delegate and substitute. After completion, one form must immediately be forwarded to the Secretary-Treasurer of the Supreme Lodge and the second must be delivered to the committee on credentials by the elected delegate at registration. The credential form must contain:

1. A statement of the number of regular meetings held by the lodge the delegate is representing.

2. The number of regular meetings attended by the delegate in each of the three calendar years preceding the convention.

3. The mileage from the delegate's home to the convention site and return.

4. Delegates will be paid the week after the convention.

ARTICLE 6.

Lodges failing to comply with all required lodge duties and obligations lose their right to representation at the convention.

ARTICLE 7.

(a) The regular convention is held once every four years in compliance with the laws of the State

of Texas. If a matter arises between conventions that needs the approval of the delegates, the Supreme Lodge may conduct a referendum by polling the delegates by secret ballot by mail, delegates being allowed the same number of votes determined at the previous convention. Such action will be accompanied by an adequate explanation. The procedure for the secret ballot is determined by the Supreme Lodge. The proposed by-law amendment must be mailed to the delegates at least thirty (30) days before the ballots must be returned.

(b) In the event of death, incapacity or transfer to another lodge of a delegate, he shall automatically be replaced by the first substitute of such lodge.

(c) In the event of merger of two or more lodges, those delegates of each lodge shall be entitled to the same number of votes they had at the preceding convention.

ARTICLE 8.

A special convention may be called, by a two-thirds vote of the Supreme Lodge, whenever any matter concerning the welfare of the Society cannot be resolved in any other way. At least two-thirds of the lodges shall participate in the convention. Such convention shall be held at the place selected by the Supreme Lodge and will be represented by the delegates of the preceding convention. The special convention will decide or resolve only the issue or question for which it was called. At the convention the delegates from each lodge have the same number of votes as such lodge had at the preceding convention.

ARTICLE 9.

(a) All by-laws must be enacted by two-thirds of the authorized votes of the delegates present. All other matters are decided by a majority.

(b) Voting in the convention is conducted in compliance with the wishes of the delegates in the following manner:

1. Raising of hands
2. Rising
3. Roll call
4. Secret ballot
5. Voice vote

ARTICLE 10.

All members of the Supreme Lodge, editor/director of communication and committee members may participate in the discussions at the convention, but they do not have the right to make motions, vote or nominate unless they are delegates.

ARTICLE 11.

Two-thirds of the elected delegates are required to be present for deliberations during the sessions.

ARTICLE 12.

All proceedings of the convention will be conducted according to these by-laws in the following order, unless decided otherwise by a two-thirds vote:

(a) Convening of the convention by the President of the Supreme Lodge. He also appoints a temporary committee of seven tellers to tabulate votes during the election of the chairman and vice-chairman of the convention.

(b) Report of the three member committee on credentials.

(c) A list of the names of elected delegates and the number of votes each lodge and delegate is entitled to will be made available to the delegates at the beginning of the convention.

(d) Election of convention chairman and vice-chairman and naming of various committees from among the delegates.

(e) Act on all reports as directed in Articles 3(b) and 35.

(f) Deliberate on by-laws.

(g) Reports of convention committees. No complaint can be discussed in the convention unless it was first presented to the Grievance Committee and acted upon by that committee. No request for donations, support, salaries or increase of salaries may be presented to the convention until considered, approved or rejected by the Finance Committee. No motion to change by-laws or amendment thereto can be presented to the convention unless the motion or amendment thereto has been submitted to the committee on by-laws so that the committee could study such motion or amendment and deliver its opinion.

(h) Miscellaneous business.

(i) Following the elections of the Supreme Lodge officers and editor/director of communication in the convention the delegates of the respective districts will convene in separate district meetings. The purpose of these meetings will be to nominate and elect the district director and substitute, member of the committee on By-Laws and substitute, member on the Insurance Committee and substitute, member on the Publication

Committee and substitute and a member of the Finance Committee and substitute. Each delegate will vote in accordance with Article 4(a)4 of the by-laws.

All members of the Supreme Lodge, the editor/director of communication and members of standing committees may also attend and may participate in the discussions, but they do not have the right to vote or to nominate unless they are delegates.

(j) Selection of place for the succeeding convention.

(k) Installation of all members of the Supreme Lodge, editor/director of communication and all committees.

(l) Adjournment of the convention.

ARTICLE 13.

The following committees appointed by the chairman and vice-chairman of the convention will function during the convention:

(a) Committee on Resolutions, three members.

(b) Grievance Committee, seven members, one from each district.

(c) Committee on Order in the Convention, three members.

(d) Committee on Election Tellers, seven members, one from each district. (This committee is to have authority to employ machine operators if needed.)

(e) All other necessary committees.

ARTICLE 14.

A copy of the convention minutes shall be sent to the secretary of each lodge, all delegates of the

convention, members of the By-Law Committee, and all members upon request.

ARTICLE 15.

All new by-laws become effective on July 1, following the convention at which they were adopted, except those particular by-laws the convention voted to become effective immediately by a two-thirds vote.

ARTICLE 16.

The articles first adopted and not repealed in the convention shall take precedence over subsequent by-laws enacted. The by-laws as amended and adopted shall control over conflicting committee reports adopted by the convention.

STANDING COMMITTEES:

By-Law, Insurance, Publication and Finance

ARTICLE 17.

Members of the Supreme Lodge, their spouses, or employees of the SPJST Home Office are not eligible for membership on any standing committee, but they are free to attend the committee meetings, make suggestions and recommendations, and assist the committees in every way possible. The committee has the right to deliberate and hold executive sessions during which the persons mentioned in this section would not be present.

ARTICLE 18.

(a) A seven-member By-Law Committee is elected for the purpose of considering, arranging and recommending of motions, for amending by-

laws by the succeeding convention, eliminating conflicts in the by-laws, codifying, rearranging, and having the by-laws printed.

(b) A legal counsel may attend any meetings of this committee upon request with the exception of executive sessions and shall give the committee legal advice.

ARTICLE 19.

(a) The By-Law, Insurance, Publication and Finance Committees convene immediately after adjournment of the convention and elect from among its members a chairman, vice-chairman and secretary. Members of these committees will receive compensation for attending such meetings as adopted by the preceding convention.

(b) The By-Law Committee convenes not later than January of the convention year, deliberates and decides on all recommendations for amending the by-laws and may also prepare and present its own recommendations for changes, additions or deletion of any articles, and shall publish all recommendations of the committee in the *Vestnik* 30 days prior to the convention. The committee on by-laws, elected by the preceding convention, will also function during the convention.

(c) In the event additional recommendations are made, and if the committee deems it advisable for the purpose of considering and deciding on such recommendations, the committee will convene during the convention and present its recommendations.

(d) Recommendations for changes to the by-laws must be signed and submitted to any member of this committee not later than 60 days prior to the convention.

(e) The secretary shall forward all signed recommended changes to the by-laws to the *Vestnik* for publication.

(f) Recommendations may be submitted in writing either in the English or Czech language and will be published in the language in which they were received.

(g) Rejected recommendations can be presented by a delegate in the convention during deliberation of the respective article.

ARTICLE 20.

(a) Upon adoption of the by-laws with all changes and amendments, the seven-member committee on by-laws immediately arranges and compiles the newly-adopted by-laws. The committee on by-laws is charged with the responsibility of eliminating duplications in the by-laws; removing conflicting articles; recodifying all the by-laws. The committee has the responsibility of completing all its work with a complete index and submitting a neat, readable finished product to the publisher within 90 days after the convention, in compliance with State Department regulations.

(b) After completion of its work all records of the convention shall be sealed and forwarded to the secretary-treasurer of the Supreme Lodge. The sealed package may be opened in case of necessity only in the presence of the Supreme Lodge.

(c) The printer must forward one copy of the proof to each member of the committee on by-laws for approval and one copy to each member of the Supreme Lodge for their comments. Such comments shall be forwarded to the committee on by-

laws within ten days after receipt thereof and prior to final approval by the committee on by-laws.

ARTICLE 21.

(a) The Supreme Lodge determines the number of copies of by-laws to be printed and furnishes copies of the by-laws to lodges, and members only upon request.

(b) A copy of the by-laws shall be given to every new member of the adult department and to every member of the juvenile department joining the adult department, upon request.

ARTICLE 22.

The Insurance Committee has the right to meet as requested by the Vice President with one meeting six months prior to the convention to consider by-law recommendations. They will also provide input to the Supreme Lodge Vice President on products and innovative ideas. Members of this committee will receive compensation for attending such meetings as adopted by the preceding convention, and will function during the succeeding convention. The members of the insurance committee will represent the society by promoting the insurance programs and products and participate in the lodge and district functions to inform the membership on the matters pertaining to the insurance department.

ARTICLE 23.

A seven member Publication Committee shall outline and report to the convention the format, the editorial policies, and the general usefulness of the *Vestnik*. Such reports shall be published in

the *Vestnik* 30 days prior to the convention. Furthermore, the Publication Committee is charged with the duty to determine what material proposed to be included in the *Vestnik* may be harmful to and against the best interest of the Society. The Publication Committee should hold annual meetings and special meetings in exceptional cases when problems cannot be settled by correspondence. The committee is paid according to the pay set for regular committee meetings.

ARTICLE 24.

(a) The Finance Committee shall meet annually to review all compensation and financial benefits of the Supreme Lodge and editor/ director of communication, review the overall financial posture and report their findings to the Supreme Lodge. Any increase in compensation must be approved by the delegates of the current convention. This committee will meet as necessary during the year of the convention, after January 1.

(b) The Finance Committee recommends to the convention per diem of delegates and committees, salaries of members of the Supreme Lodge and editor/director of communication, donations, allocations, and expenditures. The recommendations of this committee shall be published in the *Vestnik* 30 days prior to the convention.

(c) The Finance Committee shall review the prior year financial statement of the SPJST. The Finance Committee will recommend whether a bonus will be paid to the officers, directors and editor/director of communication of the Supreme Lodge. The Finance Committee will recommend a formula as how the bonus is to be paid. No

bonus shall be paid without the consent of the Finance Committee.

ARTICLE 25.

In the event that neither the elected member nor his substitute can serve on the committee for which such member has been elected, the district delegates from the preceding convention shall elect another member from the district membership to serve. The procedure for the election will be determined by the district officers. The district president shall notify the secretary of such standing committee and the Supreme Lodge of the results of the election.

SUPREME LODGE

ARTICLE 26.

To be an elected officer of the Supreme Lodge, an individual must meet the following requirements:

(a) Be an active member of this Society for at least five consecutive years prior to his election.

(b) Shall continue their active membership during the tenure of their office.

(c) Is present at the convention or has an excuse acceptable by two-thirds of the delegates for not being present.

(d) Have knowledge of both the Czech and English languages.

(e) Is a citizen of the United States of America at the time of election.

(f) Must have at least \$50,000.00 of insurance or if uninsurable, then an annuity in at least the amount of \$20,000. Such insurance or annuity to be with SPJST.

ARTICLE 27.

(a) Members of the Supreme Lodge and editor/director of communication assume duties of their respective offices on August 1 following their election.

(b) No officer can hold more than one office at one time and receive more than one compensation at one time.

ARTICLE 28.

No person can be an employee or member of the Supreme Lodge if he is related to any member of the Supreme Lodge within the third degree, as construed under Section 573 of the Government Code of the Texas Revised Civil Statutes.

ARTICLE 29.

(a) In the event of death, resignation, incompetence or permanent incapacity of any member of the Supreme Lodge or editor/ director of communication, except the president and directors, such vacancy will be filled by the Supreme Lodge. The office of the president shall be filled according to Article 37(a). The office of a director shall be filled by his substitute in accordance with Article 42(h).

(b) The determination as to whether incompetence or permanent incapacity exists shall be made by a two-thirds vote of the Supreme Lodge.

ARTICLE 30.

(a) No member of the Supreme Lodge shall receive commission for the sale of property belonging to this Society.

(b) No member of the Supreme Lodge can buy

property from this Society.

(c) No officer of the Supreme Lodge nor his spouse can be a sales representative for this Society and receive compensation for services as sales representative.

(d) No officer of the Supreme Lodge may hold any position in the districts.

ARTICLE 31.

(a) Regular meetings of the Supreme Lodge are held quarterly, the third week or weekend in January, April, July and October. In case of necessity, the president has the right to change the date of the meeting. Two-thirds of the Supreme Lodge members will constitute a quorum at regular meetings.

(b) After each regular or special Supreme Lodge meeting, each item voted on at the meeting will be listed in the minutes with a record of how each Supreme Lodge officer and district director voted on each issue, excepting only personnel disciplinary matters and matters concerning litigation and threatened litigation. This will be published in the *Vestnik* as part of the board minutes.

(c) The president calls special meetings of the Supreme Lodge in case of necessity. In the event that a majority of members of the Supreme Lodge determine a necessity for a special meeting, and the president refuses to call such a meeting, the majority of members may, by written notice, call all members of the Supreme Lodge to such a special meeting and hold the meeting. The majority of members of the Supreme Lodge will constitute a quorum at special meetings.

ARTICLE 32.

(a) The Supreme Lodge is the governing and executive body of the Society between conventions and is authorized to amend any by-law which is in conflict with State or Federal law. The Supreme Lodge has the duty and authority:

1. To adopt such additional plans and tables of insurance including annuities and universal life products, which appear to be beneficial for the Society, according to fraternal insurance laws of the State of Texas.

2. To compensate its sales representatives monthly, or on any other basis, for procuring new members, and occasionally to grant rewards to its sales representatives for successful insurance sales.

3. To discharge employees for incompetence in service and for unbecoming conduct; fills vacancies in the Supreme Lodge and editor/director of communication with the exception of the president, as specified in Article 37(a), and directors as specified in Article 42(h). The Supreme Lodge has the authority to hire any assistants or any subordinates to any Supreme Lodge officer and the editor/director of communication and also the authority to set their salary and remuneration.

4. To investigate all irregularities, disorders and incompetence in office of any member of the Supreme Lodge, and editor/director of communication (after consultation with the Publication Committee), and after thorough investigation and after 20 days advance notice to the accused, and after a hearing of such charges, may discharge the accused from his office by a two-thirds vote of the members of the Supreme Lodge.

5. To suspend local lodges for not, performing their local lodge duties, and for irregularities detrimental to our Society. In the event of suspension, and until the suspension is lifted by the Supreme Lodge, one or more of the following shall be in effect:

I. The loss of representation at regular and special conventions of the Society.

II. All official lodge records and papers shall be relinquished for examination to the Supreme Lodge.

III. The name and number of the local lodge will be dropped from the roster of the lodges.

IV. The loss of representation at district meetings and other functions of the Society.

V. The loss of representation at all youth functions on the district and state levels.

VI. No new applications for membership will be accepted.

VII. No transfers into the lodge will be accepted.

VIII. All meetings and activities normally carried on by such lodge will cease.

IX. No local lodge dues will be collected.

6. To suspend or discharge local lodge officers and committees for irregularities in office detrimental to the Society on charges filed by members of the local lodge or the Supreme Lodge, and after 20 days notice to the accused and due hearing thereon, by a vote of two-thirds of the Supreme Lodge.

7. To assign further duties to any member of the Supreme Lodge.

8. To determine the amount of application fee

and rate of interest on real estate loans according to prevailing conditions, and the demand for loans to the best interest of the Society.

9. To provide sufficient insurance coverage for the protection of the Society.

10. To set the date of the next regular convention and must publish the date of the convention in the *Vestnik* no later than January of the convention year.

11. To select the person or persons to record the proceedings of each convention in a manner most suitable under the circumstances.

12. To hold workshops for the training of local lodge officers in the first quarter of each year.

13. To announce annually, after determining the solvency of the Society, the aid in the form of a 25 percent reduction of premiums to be given to all members of the certificates in Classes "A" and "B" whose certificates were in force 35 years or more and who have attained the age of 70 years, and an additional 25 percent reduction when they attain the age of 75.

14. To allow all Class "B" policies to become paid-up whenever the amount of premiums paid equals the face amount of the policy.

15. To approve a contract on an annual basis, if deemed beneficial, for the publishing of the *Vestnik*, after consultation with a member of the Publication Committee designated by that committee, and the editor/director of communication.

16. To define the duties of the state youth director who will be under the supervision of the president. The state youth director will submit a written report to the Supreme Lodge meetings.

17. To define the duties of the state fraternal activities coordinator who will be under the supervision of the president. The state fraternal activities coordinator will submit a written report to the Supreme Lodge meetings.

18. To do whatever else may be required in the efficient administration of the affairs of the Society.

(b) The Supreme Lodge is authorized to adopt formulas to determine the amount of refund to lodges based on premium income from members and other incentive factors after a review of the annual statement and consultation with the actuary.

(c) The Supreme Lodge is obligated to seek legal counsel for every violation of the by-laws and request assistance to effect an appropriate remedy.

(d) The Supreme Lodge officers determine the sale or purchase of bonds and stocks by a majority vote.

(e) The Supreme Lodge is authorized to determine if stocks, bonds, and other general securities, certificates or receipts are held in physical form or under a bank custody account agreement in accordance with the Texas Insurance Code as it applies to a Fraternal Benefit Society. If stocks, bonds, other general securities or certificates or receipts are held under an approved custody account agreement, the bank with corporate trust powers and the custody account agreement must be approved by the Supreme Lodge.

All such stocks, bonds, and other general securities or certificates that are held in physical form, must be kept on deposit in a bank safety deposit

box rented in the name of the Society in the bank where the stocks, bonds, general securities or certificates are stored and shall not be opened unless at least two or more officers of the Supreme Lodge are present when such vault is opened and while it remains open. At such opening, a statement must be signed revealing the object of such entry in a book kept in the safety deposit box, so long as stocks, bonds, general securities, or certificates are held either in physical form or under an approved custody account agreement.

(f) The president, vice president, secretary-treasurer, and financial secretary devote all of their time and efforts to the service of the Supreme Lodge.

(g) Every officer of the Supreme Lodge must publish his convention report in the *Vestnik* 30 days before the convention. Directors may submit one joint report if they so agree.

(h) No agent of any other life insurance company, nor any officer or director of any similar fraternal order, is eligible to membership in the Supreme Lodge of this Society, nor as editor/director of communication or publisher.

(i) When the Supreme Lodge orders any supplies, acts on bids or applications for loans or any other matters, a member thereof related to such bidder, contractor or applicant, shall abstain from voting.

(j) The amount of the bond for the members of the Supreme Lodge shall be at least the minimum prescribed by regulatory guidelines.

(k) All members of the Supreme Lodge, upon termination of their tenure of office, must deliver to their successors all property belonging to the Society.

(l) The Supreme Lodge will provide leadership for all SPJST members and others, to promote fraternalism between lodges, to learn the Czech heritage, language and the SPJST history.

(m) Supreme Lodge meetings are open to the members except during personnel disciplinary matters and executive sessions concerning litigation and threatened litigation.

(n) No member of the Supreme Lodge of SPJST shall be personally liable to SPJST or its members for monetary damages for any act or omission in the officer's or director's capacity as an officer or director except in the following instances:

1. For any breach of the officer's or director's duty of loyalty to SPJST or its members;

2. For any act or omission not in good faith or which involves intentional misconduct or knowing violation of the law;

3. For any transaction from which the officer or director received an improper benefit, whether or not the benefit resulted from action taken within the scope of the officer's or director's office;

4. For any act or omission for which the liability of an officer or director is expressly provided for by statute or payment of a dividend.

(o). The Supreme Lodge shall employ a certified public accountant to prepare a detailed report concerning the condition of the Society annually.

(p) That each member of SPJST Supreme Lodge undergo on an annual basis, a review of personal performance against established criteria, for purposes of assessing its effectiveness. The performance of each is appraised at least annually, through a formal performance appraisal process conducted by the Supreme Lodge.

ARTICLE 33.

(a) General Income Fund. All money received by the Supreme Lodge in accordance with the laws of the Society governing payment of premiums, as well as all other income, shall be deposited in the Society's name, in an approved depository bank or banks, where same shall be held, retained, handled, disbursed and allocated in accordance with the laws of the Society, as herein set out and prescribed. Such depository bank or banks must be approved in advance by the Supreme Lodge.

(b) Any two or more officers with the advance consent of the Supreme Lodge have the authority to make transfers of funds and pay all general expenses of the Society.

(c) All checks issued by the Supreme Lodge in an amount exceeding \$500.00 shall bear the signatures of any two officers.

(d) Any check \$500.00 or less shall bear the signature of one officer.

ARTICLE 34.

(a) The mortuary fund shall consist of such parts of the monthly premiums as provided in Article 34(b), and the earnings thereof, and shall be used only to pay the benefits provided for in the benefit certificate and riders, all accrued claims and other obligations thereunder, and the reasonable expense incident to the investment, care and maintenance of the securities and other assets of said fund.

(b) The Supreme Lodge shall invest all of the excess of the mortuary fund not necessary for payment of death claims, in real estate loans or

first-class real estate but for not more than 85 per cent of the appraised value of such real estate or the maximum amount permitted by the State of Texas, and in stocks and other securities in accordance with the insurance laws of the State of Texas.

(c) Loans may be made to an SPJST lodge for lodge land and buildings for not more than 85 per cent of the appraised value or the maximum amount permitted by the State of Texas.

ARTICLE 35.

The publishers are under the supervision of the Supreme Lodge, which sees that the obligations and conditions of the publishers are carried out in compliance with the terms of the convention. One of the stipulations must be that one issue of the *Vestnik* be published 30 days before the convention which will be exclusively for the reports of the officers, directors, publication committee, and other standing committees, so that every delegate may have all pre-convention reports together.

OFFICERS, SUPREME LODGE

ARTICLE 36. President

(a) The president is the official head of the Society. He is an ex officio member of all appointed committees within the Supreme Lodge. He must have previous experience in the fraternal insurance field.

(b) The president is charged with the responsibility of seeing that the duties of the financial secretary are properly conducted according to the by-laws.

(c) The president is charged with the responsibility of seeing that the affairs of the Society are properly conducted according to the by-laws:

1. Prepares the agenda with the cooperation of other officers for Supreme Lodge meetings and can call special meetings if necessary.

2. Renders to the Supreme Lodge reports on his activities, plus other reports that he deems fit to submit or which may be required by the body.

3. Informs the editor/director of communication of all newsworthy events.

4. Is responsible for public relations in the community and across the state to improve public image.

5. Should also make periodic reports to the membership in the *Vestnik*.

6. Signs all official instruments and all documents pertaining to conveyance of property belonging to this Society.

7. Requests, when necessary, reports or opinions from any officer of this Society in matters under the supervision of and within the duties of such officer.

8. Visits local lodges to maintain cordial and fraternal relations among their members and sees that official affairs of the lodge are properly carried out. Takes the initiative in advising lodges about increasing their membership.

9. Arranges for respectable representation of the Society.

10. Convenes and conducts the convention up to the time of the election of the convention chairman.

11. After consulting with the president, each Supreme Lodge officer has the right to employ

employees working directly under such officer, who is personally responsible for the performance of such employees.

12. Subject to the approval of the Supreme Lodge, the president hires the state youth director.

13. Subject to the approval of the Supreme Lodge, the president hires the state fraternal activities coordinator.

14. The president must appoint two members to a three member committee on credentials at least 30 days prior to the convention.

15. The president and vice president are responsible for appropriate publicity pertaining to conventions.

16. Is chiefly responsible for promoting a vigorous public relations program on behalf of the Society.

17. Prepares and outlines programs for group initiation of members of local lodges.

18. Is responsible for the ritual regarding chartering and dedication of new lodges and new lodge buildings.

19. Promotes merging of inactive lodges and the organization of new lodges with the respective director.

20. Promotes fraternal activities in local lodges:

I. Sets detailed plans, goals, and resources for local lodge selection

II. Maintains inventory of fraternal acts for lodges' information and reports to membership through the *Vestnik* on a regular basis

III. Develops a method of tracking fraternal activities across the state and seeks good local news coverage

IV. Keeps accurate records and makes reports to applicable agencies

21. Is responsible for the 50 year pin, 75 year pin, and age 96 presentations.

22. Oversees Czech language grants and scholarship programs including donations.

23. Is director of Human Resources.

(d) As soon as an application to form a new lodge has been received by the Supreme Lodge, the president will immediately institute fraternal and youth programs where feasible.

ARTICLE 37. Vice President

(a) The vice president of the Supreme Lodge assists the president and is his successor in case of vacancy and would vacate the office of the vice president.

(b) Is in charge of the Insurance Department and has direct control of the field agents, general agents and career and associate sales agents.

(c) In areas where more sales agents are needed, the vice president has the right to appoint new sales agents whenever he feels it is in the best interest of the Society. Must notify the local lodge officers of the appointment of new sales agents at that lodge.

(d) Administers sales agents' contracts and ensures that duties and responsibilities in contract are fulfilled.

(e) Reviews all insurance applications.

(f) Prepares necessary material and sales aids for insurance work.

(g) Directs and conducts educational sales programs in every district at least once a year.

(h) Publishes, once a month, in the *Vestnik* a report of the progress of the Insurance Department.

(i) Is responsible for organizing new lodges, increasing net gain in membership, and maintaining a substantial growth for our Society with the District Director.

(j) Together with the president, promotes appropriate publicity for the Society.

(k) Appoints, with the approval of the Supreme Lodge, one, or more if needed, field representative whose primary duties shall be to assist local lodge sales agents. The field representative shall receive such salary and expense allowance as may be fixed by the Supreme Lodge. A person, in order to be considered for appointment as field representative, must be an active member of this Society and does not have all of his insurance with the Society prematurely exchanged for paid-up insurance.

(l) Appoints one member to a three member committee on credentials at least one month prior to the convention.

ARTICLE 38. Secretary-Treasurer

(a) The Secretary-Treasurer of the Supreme Lodge is in charge of the administrative department. He receives, attends to, and replies to all correspondence, with the exception of letters written to other officers.

(b) Publishes a monthly report in the *Vestnik* of all members who die, stating their names and ages at the time of death, number of their certificate, and duration of membership in the Society.

(c) Records minutes of all transactions of the Supreme Lodge and informs the membership,

through the medium of the *Vestnik*, of all important conclusions reached in the meetings of the Supreme Lodge.

(d) Is responsible for maintaining complete records and accounting of certificate loans.

(e) Assures that funds are available for loans at the suggestion of the Supreme Lodge.

(f) Has custody of the seal of the Society.

(g) Every purchase and sale of bonds and stocks, name of the firm, name of the agents who sold the bonds, and their addresses must be recorded.

(h) After acceptance of the state examiner's report by the entire Supreme Lodge, prepares copies thereof, and mails copies to lodges and members at their request.

(i) Is responsible for maintaining accurate records of application for real estate loans and delivers to the legal advisor particular information pertaining to them.

(j) Is responsible for the purchase of all office supplies, stationery, etc.

(k) Has custody of all matters pertaining to the investment of all the funds of the Society. He maintains accurate records of real estate loans, of all insurance protection, and of all taxes on properties owned by the Society. Is responsible to see that interest and installments are paid promptly.

(l) Supervises real estate belonging to the Society, and attends to maintaining it in good condition.

(m) Makes a report of the status of all delinquent loans in every meeting of the Supreme Lodge.

(n) Accepts from the financial secretary all income belonging to the Society and deposits it in various banks designated by the Supreme Lodge.

(o) Responsible for home office maintenance and security.

DIRECTORS

ARTICLE 39.

(a) To be a director of the Supreme Lodge, an individual must meet the following requirements:

1. Be an active member of the Society for at least five consecutive years preceding his election. Also have met local lodge attendance requirements same as delegates. Supreme Lodge members attending Supreme Lodge meetings, district meetings, and local lodge meetings, on this same date qualify as attending a regular meeting for this purpose.

2. Be a citizen of the United States of America at the time of his election.

3. Be capable of assuming the responsibilities as outlined in the constitution under the heading of "Directors".

4. Is present at the convention or has an excuse acceptable by two-thirds majority of the delegates for not being present.

5. Has a knowledge of both the Czech language and culture and is fluent in the English language.

(b) No member of the Supreme Lodge, nor the editor/director of communication, may hold any other position in the districts.

(c) No employee of the SPJST Home Office can serve as a Director.

ARTICLE 40.

(a) The directors shall have constant control and supervision over the management and progress of the Society. Directors require that all of the by-laws, all decisions of the Supreme Lodge be strictly complied with.

(b) A chairman of the Supreme Lodge, elected annually from the seven district directors by the Supreme Lodge, shall preside at all Supreme Lodge meetings.

(c) The directors require that a report be given of all the services performed by all Supreme Lodge officers before every meeting of the Supreme Lodge.

(d) The directors maintain an inventory of all bonds, stocks, real estate, real estate notes, as well as of all property belonging to the Society, to enable them to properly follow the work of the officers and deliver an inventory of all bonds and stocks to members of the Supreme Lodge.

(e) At each meeting they review a list of all bonds, stocks, and real estate loans upon which any installment of principal or interest is delinquent.

(f) They require that reports of officers be published regularly in the *Vestnik*.

(g) The directors examine all books and have the authority to point out errors to the principal officers.

(h) The directors authorize that the CPA retained by the Society conduct a semiannual inspection and inventory of all general securities held by the Society in physical form in the bank safety deposit box. Such CPA shall provide a verified inventory of all general securities

owned by the Society in physical form and under bank custody account agreements and report the results of their inspection to all members of the Supreme Lodge.

(i) The directors are obligated to notify legal counsel of every violation of the by-laws and request his assistance for the necessary remedy.

(j) Before any real estate belonging to the Society is sold, the president and secretary-treasurer of the Supreme Lodge, together with the director in whose district the land is situated, shall inspect the land and recommend the price for which the land should be sold.

(k) The directors present a report to the members, through the *Vestnik*, of their investigation and supervision every six months.

(l) Each director shall cooperate with all the lodges and the members in his district, shall represent the district that elected him in all conferences of the Supreme Lodge, and shall present to the Supreme Lodge all the affairs and recommendations of his district. He shall report to the district on all matters pertaining to the welfare of the Society.

(m) The director shall assist all officers, if and when requested within his district.

(n) The director shall reside within bounds of his district.

YOUTH DEPARTMENT

ARTICLE 41.

The state youth director and district youth counselors plan and direct activities and programs, and formulate rules and regulations for youth activities

at all levels. Only matters involving financial decisions will be subject to the approval of the Supreme Lodge.

The state youth director position is primarily a field position and the person is to spend at least 1/3 of working time in the field working with lodges.

The state youth director will be under the supervision of the president and will report to the president between the meetings and will provide a written and oral report at the Supreme Lodge meetings.

FRATERNAL ACTIVITIES COORDINATOR DEPARTMENT

ARTICLE 41-A

The state fraternal activities coordinator works with the district and the local lodge fraternal activities coordinators to plan and direct activity programs, subject to approval of the Supreme Lodge, and submits interesting and informative news items to the editor /director of communication on a regular basis.

The state fraternal activities coordinator is primarily a field position and the person is to spend at least 1/3 of working time in the field working with lodges.

The state fraternal activities coordinator will be under the supervision of the president and will report to the president between meetings and will provide a written and oral report at the Supreme Lodge meetings.

DISTRICTS

ARTICLE 42.

(a) The Society is divided into seven districts, which may be updated according to the marketing plan approved by the Supreme Lodge currently composed of the following counties in the State of Texas in which lodges are located:

FIRST DISTRICT: Austin, Bastrop (except Lodge No. 18), Brazos, Burleson, Fayette, Gonzales, Lee, Caldwell, Leon, Washington, Robertson and Houston.

SECOND DISTRICT: Bell, Falls, Milam, Travis, Williamson, Lodge No.18, Elgin, located in Bastrop County, and Lodge 200, Bruceville-Eddy, located in McLennan County.

THIRD DISTRICT: Cooke, Dallas, Denton, Ellis, Erath, Grayson, Hamilton, Hill, Kaufman, Limestone, McLennan (except Lodge 200), Tarrant, Gregg, and Johnson.

FOURTH DISTRICT: Baylor, Foard, Haskell, Jones, Knox, Lubbock, Lynn, Runnels, Tom Green, Taylor, El Paso and Wichita.

FIFTH DISTRICT: Angelina, Brazoria, Fort Bend, Galveston, Harris, Liberty, Waller, and Montgomery.

SIXTH DISTRICT: Brazoria, Calhoun, Colorado, DeWitt, Gonzales, Jackson, Lavaca, Matagorda, Victoria, and Wharton.

SEVENTH DISTRICT: Atascosa, Bee, Bexar, Cameron, Frio, Hays, Kleberg, Live Oak, Media, Nueces, Refugio, San Patricio, Wilson, Comal, Karnes and Guadalupe.

A newly organized lodge in a county which does not lie within the boundary of an existing district

will be annexed, both lodge and county, to the nearest district by the Supreme Lodge.

Districts have the right to assemble for consultation, information and administration within the limits of the by-laws of the Society.

(b) Members of every district must hold at least one business meeting a year, which may be combined with social and youth activities.

(c) Every district formulates its own rules and regulations which must not conflict with the by-laws of the Society. Anytime a district desires to adopt a new program of activity, which is not provided for in Society's by-laws, it will present its proposal to the district director, who in turn, will present it to the Supreme Lodge for approval.

(d) The district must elect or appoint an Auditing Committee, consisting of three or more members. If appointed, the president appoints the majority of the committee and the vice president appoints the minority. This is to be done in the annual meeting. The duties of the Auditing Committee are to audit at least once a year the income and expense of the operation of the district and report to the district.

(e) The following district officers shall be elected during the first meeting of the year: president, first vice-president (to serve as fraternal activities coordinator for the district unless the district elects a fraternal activities coordinator as a separate position), second vice-president (optional), secretary, treasurer, fraternal activities coordinator (optional), reporter (optional), district youth counselor, assistant youth counselor, and flag bearer.

The district youth counselor is compensated by the Supreme Lodge. The assistant youth counselor will act in place of the district youth counselor when and if the district youth counselor is unable to fulfill his duties, the compensation from the Supreme Lodge being the same as for the district youth counselor. If the district wishes to elect any other assistants to the youth counselor, it may do so in accordance with the following stipulations:

1. From 50 to 100 active youth one additional assistant.

2. For each additional 50 active youth one additional assistant.

3. The number of youth will be based on the quarterly reports.

4. The assistants will be paid by the Supreme Lodge upon request by the district youth counselor.

The district director may attend meetings of the district officers in an advisory or planning capacity but does not have a vote.

(f) In the event of the resignation of the president between district meetings, the first vice president will automatically assume that office. Any other positions vacated between district meetings shall be filled by a person designated by a majority of the other district officers who will then seek ratification of their appointment at the next district meeting.

(g) Following the election of the Supreme Lodge officers in the convention, the delegates of the respective districts will convene in separate district meetings. The purpose of these meetings will be to elect the district director and substitute,

a member of the By-Laws Committee and substitute, a member on the Insurance Committee and substitute, a member on the Publication Committee and substitute, and a member on the Finance Committee and substitute. Each delegate will vote in accordance with Article 4(a)4. The district director will act as temporary chairman of the district meeting until the delegates elect a permanent chairman.

(h) In case of death, resignation, incompetence or permanent incapacity of a director, his substitute shall immediately succeed to his office and duties. In case of incapacity, but before determination by the Supreme Lodge of permanent incapacity, the director must notify his substitute, who will act as a representative of his district with full authority and compensation, but not the salary, under the title of "acting director". If the director is so incapacitated that he cannot notify his substitute, or neglects to do so, this will be done by the president of the Supreme Lodge.

In the event of the death, resignation, incompetence or permanent incapacity of the substitute director who succeeded the director, the district president calls a meeting of the delegates of the previous regular convention to a place centrally located for the purpose of electing a new director and his substitute for the term to the next convention. This election shall be carried out within thirty (30) days. The results of the election shall be announced to the Supreme Lodge without delay.

(i) The Supreme Lodge contributes, annually, to the Youth Fund an amount per year set by the delegates on recommendation of the Finance

Committee. This will be based on every insured member who has attained the age of 16 years. This sum will be distributed to the Districts with 80% going to the District Youth Fund, but not less than five hundred (\$500.00) dollars to each district and 20% going to the local lodge youth clubs. This distribution will be based on each District's and youth club's annual average of quarterly report totals submitted to the State Youth Director. These amounts must be used for the benefit of the youth.

(j) Each district will receive an allocation of \$3,500 per year from the Supreme Lodge to be placed in the district's General Expense Fund. This sum is to be used by the district to pay the lodge hosting the District Meeting \$750 per meeting with the balance being used to defray the expenses of the district and to promote growth for the Society.

(k) The Lodge in each district hosting a District Youth Achievement Day will receive an allocation of \$750 from the Supreme Lodge. This will be placed in the district's expense fund.

LOCAL LODGES

ARTICLE 43.

(a) Every local lodge determines its own local dues, if any, at annual meetings.

(b) All dues and assessments, if any, are paid monthly or for a longer period, according to the wishes of the payor.

(c) Members who have their certificates paid up in due course, according to the terms thereof and who wish to remain active members, must pay the

local lodge dues and assessments if any as prescribed by the lodge to which they belong, payable annually.

(d) All lodges are encouraged to secure and maintain liability insurance in the minimum amount of \$300,000 and workmen's compensation insurance (if the lodge has any employees) and have the carrier/insurer furnish proof of such coverage to the Supreme Lodge. This also includes those lodges which do not own their own lodge facility.

(e) In the event of dissolution of a lodge after the payment of all legally binding debts, the remaining assets and funds of the lodge, if any, shall never inure to the benefit of any member of the lodge and no funds or property of the lodge shall be distributed among or revert to any member. Nothing herein will prevent transferring such funds or property to another duly chartered SPJST local lodge, or from one duly chartered SPJST lodge merging with another duly chartered SPJST lodge.

ARTICLE 44.

A member who has a prematurely paid-up certificate of less than \$500 may remain a social member, upon payment of all local lodge dues and assessments prescribed by the local lodge annually in advance, but such social member is not eligible to vote or hold office. A social member as defined in Art. 1(j) may, at the discretion of the local lodge, serve on an appointed committee with the inherent right to deliberate and vote on that committee.

ARTICLE 45.

Members upon reaching age 16, automatically become members with all rights of adult members by complying with all requirements of adult membership.

ARTICLE 46.

Members who have attained the age of 96 on the American Experience Mortality Table; 100 on the 1941/1958 CSO Mortality Table and have collected the proceeds of their certificate and members who are permanent residents of assisted living or nursing homes and have collected the proceeds of their certificate, shall nevertheless remain members of the Society, with all the privileges and benefits of active members and shall not be required to pay any dues or assessments.

ARTICLE 47.

Every lodge has the right to levy special dues and assessments, if any, on its members when the regular assessments and funds of the lodge are not sufficient to cover the sick benefits and other purely lodge purposes and requirements. These assessments apply to social members, also.

ARTICLE 48.

Every lodge is authorized, at its will, to grant sick benefits as often as it sees fit to do in accordance with its own rules and regulations.

ARTICLE 49.

Individual local lodges must receive their charters from the Supreme Lodge. They shall be independent units, whether incorporated or not,

under the control of the Supreme Lodge. The by-laws, rules and regulations of the local lodge shall not conflict with the by-laws, rules and regulations of the Society and State laws.

Local lodges may, upon adoption of a proper resolution by its membership, incorporate for fraternal, benevolent and charitable purposes and make contracts, purchase, mortgage, lease and hold real and personal property necessary to carry out its purposes under the Non-profit Corporation Act of the State of Texas.

ARTICLE 50.

(a) Local lodges must conduct monthly meetings unless previously grandfathered by the Supreme Lodge to meet at least every three months to remain in good standing and have authority to elect delegates to the convention. Meetings are conducted on the day and hour specified by the regulations of the local lodge.

(b) Annual meeting is to be held in November or December.

(c) Presence of five members of a local lodge in good standing constitutes a quorum for valid transaction of all business of the local lodge, according to by-laws and rules.

(d) Whenever a lodge deems it necessary, with the consent of two-thirds of the members present, it may nominate candidates for officers, delegates, and committees in the meeting preceding the annual meeting.

(e) The election of nominated candidates is held during the annual meeting at which time every member has the right to vote for any candidate on his ballot. Elections are conducted in conformity

with Article 52(a) of the by-laws.

(f) Officers and committees are installed in the regular meeting following the annual meeting or at a time deemed most expedient to the lodge.

(g) All outgoing local officers must turn over all records, reference material, booklets, etc., and money to their successor in good order at the end of their term.

ARTICLE 51.

Order of business in regular meetings should be as follows:

1. Convening of the meeting.
2. Pledge of Allegiance to the flag of the United States.
3. Tribute to departed members.
4. Roll call of officers.
5. Reading of minutes.
6. Announcement of income and disbursements.
7. Reading of communications received.
8. Reading of reports of officers and committees.
9. Reading of names of applicants and balloting thereon.
10. Initiation of new members.
11. Unfinished or deferred business.
12. New business.
13. Election of officers.
14. Motions for amending local lodge by-laws.
15. Adjournment of the meeting.
16. Dues are to be paid to the financial secretary before or at the end of the regular business meeting.

ARTICLE 52.

(a) The following officers will be elected: president, vice president (to serve as fraternal activities coordinator for the lodge unless the lodge elects a fraternal activities coordinator as a separate position), second vice president (optional), secretary, financial secretary (optional), treasurer, fraternal activities coordinator (optional), reporter (optional), and youth leader (optional). Lodges will also elect or appoint a flag bearer, substitute youth leader and assistants, and fill any other position deemed necessary. Election of delegates is held in the annual meeting of the calendar year preceding the convention. A member suspended for nonpayment of premiums, dues, and assessments, if any, loses his right to vote and is not eligible for election. Election of officers is by ballot whenever more than one candidate is nominated for the same office. A majority of votes decides. Officers are elected for one year or until their successors are elected. All officers elected take office on January 1st, except lodges holding annual meetings in January, in which case such officers take office immediately following election.

(b) The offices of the local lodge president and secretary cannot be combined, but each other office may be combined with other offices.

ARTICLE 53.

Officers receive such compensation for their services as members agree on at regular meetings.

ARTICLE 54.

Any member of the local lodge who desires to serve as a lodge officer who is an underwriter of

any Old Line insurance company or an agent (underwriter) of any other fraternal life insurance society may be elected but must first disclose this information prior to the election.

ARTICLE 55.

In nominating a candidate for local lodge office only those members who attend a majority of the lodge functions and meetings on a regular basis can be elected. An exception to the attendance requirement exists where an office, such as youth leader, has not been filled prior to the election. Also, a member on suspension, for whatever reason, will not be elected to a position of responsibility in the lodge.

ARTICLE 56.

(a) The local lodge president shall preside at all lodge meetings. He shall see that all by-laws, rules and regulations are observed by the members assembled. He shall entertain and put all motions made from the floor and pass upon all matters of procedure and his decision shall be final, unless same is appealed from the floor of the local lodge by motion properly seconded. He shall discipline members for improper conduct during meetings by reprimanding, expelling them from the meeting, or having charges preferred as provided in the by-laws, or shall exercise all three methods, whichever he deems proper under the circumstances. In the absence of the local lodge president, the local lodge vice president, and in the absence of both the president and the vice president, the secretary, or in his absence, any member shall call the meeting to order and a temporary

chairman be elected to hold office during the absence of the president or vice president, unless such office is terminated by the entrance of the president or vice president.

(b) Furthermore, the president shall from time to time visit sick members, appoint the majority of all appointed committees, sign letters and other documents, orders on the treasurer, and in general performs all duties which the lodge and the officers entrust to him.

ARTICLE 57.

(a) The first vice president assists the president in meetings, appoints the minority of members on all appointed committees, and generally performs all obligations incumbent upon his office as set out by the rules and regulations of each local lodge.

(b) He assumes the president's duties in the event of incapacity, absence, resignation, or death.

ARTICLE 58.

The secretary maintains a record of attendance, accurate minutes of all deliberations in the meetings as provided in the constitution and by-laws, prepares all correspondence for the lodge and every month forwards to the financial secretary of the Supreme Lodge an account of all new members, all members who withdrew, were expelled, or died, and other changes in the lodge. Such report may be prepared by the financial secretary, if it is the wish of the lodge. The secretary further receives all mail and replies thereto at the request of the president of the lodge.

ARTICLE 59.

(a) It is the duty of the local financial secretary to collect local dues from members and maintain an accurate record thereof in his books and to add to his books the exact names of all new members.

(b) He delivers dues received to the treasurer of the lodge.

(c) At the request of the lodge, he submits his books to the Auditing Committee, because the books must be audited at least once a year.

ARTICLE 60.

The treasurer receives all money and must render to the membership periodic reports of all lodge assets and resources, monetary and other. He pays all bills of the lodge and delivers all checks and statements to the Auditing Committee at each examination.

ARTICLE 61.

The flag bearer aids in initiation of new members and installation of new officers, and assists the president at his request.

ARTICLE 62.

The fraternal activities coordinator will suggest, plan, and coordinate fraternal activities for the lodge. He complies with requests from Supreme Lodge for fraternal services and other reports on lodge fraternal activities.

ARTICLE 63.

(a) In case of necessity and if the size and volume of business warrants it, a lodge may elect a board of trustees who are responsible for all lodge

property and give a current account of that property to the members. The board of trustees may consist of as many members as the lodge deems expedient.

(b) The lodge must elect or appoint an Auditing Committee, consisting of three or more members. If appointed, the president appoints the majority of the committee and the vice president appoints the minority. This is to be done in the annual meeting. The duties of the Auditing Committee are to audit at least once a year the income and expense of the operation of the lodge. This same committee must compare the books of the financial secretary and treasurer at least annually.

(c) When a member resigns from an appointed committee or otherwise vacates such an appointed position, the officer who initially appointed such member appoints the new member.

(d) The lodge may elect or appoint other committees as deemed necessary.

ARTICLE 64.

Vacancies in any offices, except that of president, which will be filled by the first vice president, shall be filled by election to be held at the next regular meeting of lodge.

ARTICLE 65.

No lodge can be disbanded as long as 20 members are still in favor of its further existence.

ARTICLE 66.

In case a lodge is disbanded, it is the duty of the last officer to deliver all books and papers belonging to said lodge to the Supreme Lodge.

ARTICLE 67.

(a) Local lodges of the Society and their officers and members, as well as members of the Supreme Lodge, shall guide themselves according to the charter, constitution, and by-laws of the Society; otherwise, they are subject to penalty for violation and non-observance of them. Members may be suspended from membership for the following reasons, but will not lose their insurance benefit except for nonpayment of premiums and dues:

1. Members who know of the questionable character or bad reputation of the applicant recommended for membership in their Society.

2. Members who are found to be guilty of immoral acts.

3. Members who are convicted of criminal acts.

4. Members who have developed a substance abuse problem and have not sought professional assistance.

5. Officers who are proved to be derelict in their duties may be removed from office, provided complaints are made by members of the local lodge. Complaints may be made by members at a hearing before the Supreme Lodge, whose determination will be final.

6. Members who are guilty of improper conduct and will not adhere to the by-laws, rules and regulations in the meeting.

(b) Should a complaint be made against any member, member of a committee, or any officer for not performing his duties honestly or impartially, or for attending meetings while intoxicated and not behaving or for violating any part of the rules, regulations and by-laws, provisions con-

tained in Robert's Rules of Order Newly Revised concerning formal procedures for fair disciplinary process must be followed except where otherwise provided by these by-laws.

(c) All proceedings under these rules at the local and Supreme Lodge level shall be private, and the name of the member under investigation shall not be disclosed in any communication or to any person other than to persons whose testimony is necessary in connection with the proceeding, or to members of the Grievance Committee. However, at the request of the accused member a disciplinary hearing and the entire record and proceedings shall be made public. All communications concerning disciplinary proceedings are to be marked "Confidential", and all disciplinary files are to be maintained in strict confidence.

(d) In the event of a finding of guilt of the charges filed and a suspension or expulsion from a lodge, the member may appeal, in writing, to the membership. Such an appeal must be made within fifteen (15) days after receipt of notice of action of the Grievance Committee. A copy of intent to appeal shall be mailed to the president of the Supreme Lodge concurrently with notice to the local lodge president. The aggrieved member, if not satisfied with the Grievance Committee's findings, may likewise appeal to the local lodge for a hearing before the local lodge membership in the same manner as the accused member.

(e) The local lodge shall hear all of the evidence, and such member can be suspended with a vote of two-thirds of the members present and voting.

(f) In the event of suspension or expulsion from a local lodge, the member, within 15 days from

notice of action by the Grievance Committee, may notify the Supreme Lodge President and request an investigation of the charges on which such was based. Upon request by the Supreme Lodge President, the Grievance Committee will furnish a certified transcript of the proceedings to the Supreme Lodge President.

(g) The Supreme Lodge shall investigate thoroughly all facts pertinent to the issues of suspension or expulsion of a member and sustain or reject such suspension or expulsion. The Supreme Lodge President shall make a full report of the findings and action taken by the Supreme Lodge to the lodge president.

(h) If the Supreme Lodge does not rule in favor of the accused, the accused may appeal to the Grievance Committee of the succeeding convention. Likewise, the aggrieved may appeal to the Grievance Committee of the succeeding convention.

(i) In the event that any accusation is found to be unfounded or based on personal spite or malice, the member making the accusation shall be reprimanded by the president. If such member continues to make such disturbances, then his membership may be suspended.

(j) If a member is suspended for any other reason except nonpayment of premiums, dues, and assessments, or misrepresentation or fraud, at the time of admission into the Society, he may keep his insurance in force by paying his premiums and a service charge to the local lodge once a year in advance. The amount of such service charge shall be set by the Supreme Lodge. Except that he may retain his insurance in force, such a suspended

member has no social connection with the Society or his former local lodge.

NEW LODGES, LODGE MERGERS AND DISBANDMENTS

ARTICLE 68.

A newly established lodge is free to adopt any name with Supreme Lodge approval.

ARTICLE 69.

(a) The application for permission to organize a new lodge must be forwarded to the Supreme Lodge on an appropriate form listing the names of not less than 20 respectable persons who were not members of the Society, at the time of application, but who have applied for insurance, and have been accepted as members, in anticipation of forming a new lodge.

(b) If 20 members cannot be secured immediately, a proposed lodge can be designated over a period of up to 365 days into the proposed lodge in process of being formed. The Supreme Lodge does have the authority to extend this period. If a lodge is not organized within the period authorized, the Supreme Lodge will assign any members in the proposed lodge to another lodge of the member's choice or the nearest SPJST lodge. Prior to granting permission to designate a proposed lodge in an area, the Supreme Lodge shall review and consider the potential need for the area, and the proximity of existing lodges.

(c) The Supreme Lodge will then send a representative to the new lodge for the purpose of organizing the lodge, electing officers, and giving

basic lodge organizational instruction and general information about the Society.

(d) A newly organized lodge must hold 12 monthly scheduled lodge meetings and submit all required reports to the Home Office before they can be considered for chartering by the Supreme Lodge. Transfers and juveniles do not count for chartering purposes. Lodge must be active as defined by the Supreme Lodge. The members will have society and local lodge privileges, benefits and voting rights.

ARTICLE 70.

Two or more lodges wishing to merge or consolidate may do so if notice is given to the membership of both lodges in the *Vestnik* at least twice before the meeting at which consolidation is to be considered. Each member over 16 years of age will be mailed a written notice that a merger will be voted upon at such a meeting. The merger can become effective only if majority of the members present of each merging lodge vote in favor of the merger.

ARTICLE 71.

(a) In the event that (1) a lodge posts an annual lapse rate of 20 percent or greater on the number of new life insurance certificates issued and/or (2) demonstrates a sustained inability to meet essential fraternal directives, the lodge will be considered by the Supreme Lodge to be operating at "marginal" status. Members belonging to marginal lodges or inactive lodges as determined by an earnest effort of review and consideration, will be subject to reassignment to an active lodge,

pending necessary protocol and notification. Effective immediately.

(b) Each lodge member shall receive notification from the SPJST Home Office of the decision to reassign his/her membership to any active SPJST lodge in the State of Texas, along with a complete listing of lodges. Should the member fail to respond to the request for reassignment within one month, he/she will be assigned by the SPJST Home Office to an active SPJST lodge nearest his/her current address on file with the SPJST Home Office. In the event that there is no address on file or if the member lives out-of-state, the membership shall be reassigned to the active lodge nearest the regular meeting place of the old lodge. Effective immediately.

(c) Lodges agreeing to accept this special class of reassigned members will not be held accountable for any lapses in membership that may be attributed to the reassigned members for a period of 36 months, calculated from the date of reassignment. This relates, especially, to any incentives which the lodge may be eligible for under the guidelines of any prevailing lodge incentive program. As such, any lapses credited to the reassigned members will not be held against the lodge that votes to accept reassigned members. Effective immediately.

(d) Lodges that have experienced a reassignment of membership will remain in "inactive" status for a period of five years from the time of reassignment. At some point during this 60-month period, the Supreme Lodge and/or local membership may find it practical to "reorganize" the lodge. As such, it will not be necessary to

recharter the lodge but merely to “reorganize.” Should a period of five years lapse from the time of reassignment, the lodge will be officially “disbanded” and require the reassignment of a new number for the purpose of organizing and chartering. This measure will be retroactive to include any lodges which over the last 24 months have had members reassigned to active lodges. Effective immediately.

(e) Once the period of five years lapse from the time of reassignment and provided that there are no foreseeable plans to reorganize the lodge, the lodge will be officially “disbanded” and assets residing in the Lodge Management Account and previously assigned to a lodge where members have been reassigned will be redirected to the receiving lodges in an amount proportionate to the number of members who had been reassigned. Effective immediately.

(f) Upon occasion there arises the desire to pay appropriate and due respect to the lodge for the fraternal commitment which may have predated the reassignment of members. In the event that members are assigned from a previously active and longstanding SPJST lodge, the Supreme Lodge, shall at its discretion, designate an official and honorable “retiring” of the lodge and its identifying number much the same way in team sports that a player’s number is sometimes “retired” as a tribute to that individual for his or her valued commitment. In that regard, retiring a lodge number — especially one which reflects the lives and dedication of generations of SPJST members — should receive deserved honor and recognition. Effective immediately.

MEMBERS: CLASSES, ADMISSIONS, APPLICATIONS, TRANSFERS, INSURANCE

ARTICLE 72.

The local lodge has the right to determine whether it will accept an applicant for membership into that lodge. Upon receipt of notification of a new member, the local lodge must vote to accept or to reject the members no later than the next regularly scheduled meeting.

ARTICLE 73.

The applicant must receive a majority vote, of those present and voting to be accepted as a member. The local secretary notifies the candidate whether he is accepted or rejected and, if accepted, when he should appear for initiation.

ARTICLE 74.

Initiation of new members may be done at a time and date convenient to the local lodge and the new members.

ARTICLE 75.

(a) Every member may secure a transfer of membership if he has paid all premiums, dues or assessments, if any, plus any other obligations, to the local lodge.

(b) Any member who desires to transfer to another lodge must complete a transfer request certificate from the Home Office. The Home Office will change the lodge number upon receipt of the transfer request and notify the old lodge of the change. The Home Office will forward the

transfer request to the new lodge for approval.

(c) If he is not accepted by the new lodge at the succeeding meeting, he may request admission at the succeeding meeting. If he is not then accepted, the new lodge will return the transfer request to the Home Office marked "Not accepted" and the Home Office will notify the old lodge that the member is returning and he must pay all premiums and dues covering the intervening period of time. If he is accepted by the lodge to which he requests transfer then the premiums and dues will be paid to that lodge. If the member has local lodge dues prepaid, the amount is sent to the lodge to which he is transferring.

(d) Voting on members with transfer request shall be conducted as outlined in Article 74.

ARTICLE 76.

The Supreme Lodge shall determine the amount of insurance retained by the Society which will cede any amount in excess of that amount.

ARTICLE 77.

A lodge is composed of members divided into three classes:

- (a) Active members.
- (b) Members.
- (c) Social members.

ARTICLE 78.

Active members are eligible for election as officers of local lodges, in the district, delegates, as committee members, and as members of the Supreme Lodge, according to Articles 1(i) and 4.

BENEFICIARIES

ARTICLE 79.

Every applicant for insurance must state in his application the name or names of his beneficiary or beneficiaries. The following may be designated as beneficiaries: the applicant, wife, husband, relative or relatives by blood to the fourth degree, legally adopted children, mother-in-law, father-in-law, son-in-law, daughter-in-law, stepfather, stepmother, stepchildren, or persons dependent on the member or person on whom the member is dependent, charitable institutions, funeral expenses, his creditor, partner or corporation, his estate, a named trustee under a trust agreement, or any other person having an insurable interest.

ARTICLE 80.

In the event the designated beneficiary predeceases the insured or is not legally entitled to receive the proceeds of the certificate, then the proceeds of such certificate shall be paid to the legal heirs of the member in the following order:

1. Wife or husband of the member.
2. Children, and adopted children, and children of their deceased natural and adopted children (grandchildren receive the portion to which their father or mother would have been entitled).
3. Parents equally, if both living, otherwise to parent living at date of death of insured.
4. Brothers and sisters, and if a brother or sister predeceases the insured and leaves surviving a child or children such sum will be paid to the child of the deceased brother or sister. Brothers and sisters receive per capita, and nephews and nieces

and grandchildren receive per stirpes, according to the law of Descent and Distribution.

5. Grandfathers and grandmothers in equal shares.

6. Stepbrothers and stepsisters in equal shares.

7. Uncles and aunts.

8. Cousins.

9. Other relatives entitled to receive the proceeds according to law.

10. Estate.

ARTICLE 81.

(a) A member desiring to change his beneficiary may do so. The request for change of beneficiary must be on a form prepared for that purpose by the Supreme Lodge. Such form must be signed by the member before a notary public and received by the Society's home office prior to the death of the member.

(b) If a member loses his certificate, he may secure a duplicate upon application to the Supreme Lodge, but must sign a statement, acknowledged before a notary public, that he lost his certificate.

(c) In every case where a new certificate is issued, it must contain the date of issuance of the original certificate and age of the member at the time of joining the Society.

ARTICLE 82.

(a) The certificate proceeds may be paid toward the funeral expenses of a member:

1. When a member makes such designation on his application for membership, or a change of beneficiary, for a certificate with a face amount in

excess of \$10,000.00; or

2. Regardless of any such designation in his application for membership or in any change of beneficiary pertaining to such certificate for any certificate with a face amount up to and including \$10,000.00.

(b) Obligations owed the Society may be deducted from the proceeds of the certificate.

(c) Should the Supreme Lodge secretary-treasurer be unable to locate and contact the beneficiary when a certificate matures because of death of the insured, or in the event the designated beneficiary predeceases the insured or is not legally entitled to receive the proceeds of the certificate, then the secretary-treasurer may guarantee payment of expenses of burial of such a deceased insured up to the face amount of the certificate not to exceed \$10,000. This amount shall become a charge against this certificate of the deceased insured, and such amount shall be deducted from the proceeds of said certificate and be retained by the Society and paid to the person, firm or corporation to whom such guarantee was made. Upon request, the beneficiary or beneficiaries shall be shown a statement of the funeral expenses of the deceased-insured.

(d) Other creditors of the deceased have no claims against such funds.

(e) Should the beneficiary, under any matured fraternal benefit certificate be of unsound mind, the Society shall hold in trust the proceeds of said certificate, less any amount owing to the Society and to the local lodge, for the benefit of said beneficiary until such time as a legal guardian has been appointed of the estate of said beneficiary,

and until the Supreme Lodge is furnished with a letter of guardianship and the appointment of the guardian, received from the court having jurisdiction of the estate of said beneficiary, or until certified copy of adjudication of sanity is delivered to the Supreme Lodge, as the case may be, said proceeds shall be paid to said legal guardian or to said beneficiary.

(f) On unpaid claims where funds have been held unpaid because the claimant cannot be located or is not legally entitled, such funds shall be escheated to the State of Texas by the Supreme Lodge.

ARTICLE 83.

Should the beneficiary under any matured fraternal benefit certificate be a minor, as defined by the laws of the State of Texas, then the Society shall hold the proceeds of said certificate, less any amount due the Society or the local lodge, for the benefit of said minor until such time as a legal guardian has been appointed over the estate of such minor, and until the Supreme Lodge is furnished with a certified copy of the guardianship proceedings and appointment of the guardian, in a court having jurisdiction of the estate of said minor, or until said minor has become of age, whereupon, as the case may be, such proceeds shall be paid to said legal guardian or to said beneficiary. While such funds are held, interest may be paid thereon at a rate determined by the Supreme Lodge.

VESTNIK

ARTICLE 84.

The official publication of the Society is called the *Vestnik*. The *Vestnik* shall be printed weekly in color and sent to all premium-paying members and to all members on request. The Supreme Lodge bears the expense in connection with the publication. Where more than one member resides in one family only one issue is mailed there. Names and addresses of members who wish to receive the *Vestnik* must be furnished to the Supreme Lodge. Schools, colleges and universities offering and instructing the Czech language for credit will receive the *Vestnik* free on request.

ARTICLE 85.

(a) The contents of the *Vestnik* and the SPJST Internet Website are managed by the Editor/Director of Communication, elected by the Convention. The editor/director of communication must be a SPJST member, possess journalistic qualifications, have knowledge of the Czech and English languages, be responsible for a Czech and English section in the *Vestnik*, and be well-versed in media law, especially as this relates to privacy concern issues and libel.

(b) The Editor/Director of Communication is responsible for public relations in the community and across the state to improve our public image as directed by the president.

(c) The Editor/Director of Communication shall be headquartered in the Supreme Lodge building.

(d) The Editor/Director of Communication may not hold any positions in the districts.

(e) The position of Editor will be referred to as Editor/Director of Communication in all references.

(f) The *Vestnik* Editor/Director of Communication will be included in any Supreme Lodge discussions involving the Editor/Director of Communication office staff, the *Vestnik*, the float, the website, or other areas of the Communication Department.

ARTICLE 86.

(a) The *Vestnik* shall contain material grouped into sections, including original editorial articles, various reports, a youth section, and a Czech studies section with material in both the English and Czech language.

(b) Letters should be of a purely fraternal spirit, without political, religious, or anti-religious inclination.

(c) Every issue shall publish the names and addresses of the members of the Supreme Lodge and of the chairman and secretary of all committees.

(d) In the month of May, the *Vestnik* shall publish the names and addresses of the district and local lodge secretaries.

(e) The *Vestnik* shall have lessons in Czech language.

(f) Any suggestions for the improvement of the contents of the *Vestnik* should be referred to the chairman of the Publication Committee and the committee will then direct the Editor/Director of Communication to make the changes accordingly.

(g) The Publication Committee will decide about objectionable contributions in the following manner: If the Editor/Director of Communication

considers any matter questionable or harmful to the Society, he shall mail a copy of the doubtful material to each member of the Publication Committee, who shall respond by return mail. If the material is considered acceptable by four members of the committee, the Editor/Director of Communication will present the article to the Supreme Lodge Officers for final approval before publishing the article in its entirety, without comment or remarks. No letter may be published in its censored form without the written consent of the writer. Objectionable material will be returned to the writer by the editor/director of communication. If the Editor/Director of Communication fails to submit material turned down by him, the writer may submit the letter to the chairman of the Publication Committee and the decision of the Publication Committee will control over the opinion of the Editor/Director of Communication.

(h) A portion of the printed material should be in the English language and a portion in the Czech language. In the event it becomes necessary a larger portion thereof may be in the English or Czech language.

ARTICLE 87.

(a) The Publication Committee has the obligation to see that the Editor/Director of Communication does not print articles inimical to the best interests of the Society and that he otherwise fulfills his obligation. The Editor/Director of Communication may be relieved of his duties according to Article 32(a)4 for any one of the following offenses:

1. Incompetence, which means he does not

manage the *Vestnik* satisfactorily in a dignified, literary, and typographical arrangement;

2. For willfully refusing cooperation with the Publication Committee;

3. For using the *Vestnik* for personal promotion;

4. Or to promote ideas harmful to the Society.

(b) The Editor/Director of Communication may be dismissed after first being recommended for dismissal by a majority vote of the Publication Committee. The authority of dismissal rests with the Supreme Lodge whose decision is by two-thirds vote.

ARTICLE 88.

A social member must pay for the *Vestnik* if he desires to receive it.

LOANS: REAL ESTATE AND CERTIFICATE; AND ASSIGNMENTS

ARTICLE 89.

(a) Application for real estate must be filed on forms approved by the Supreme Lodge, containing detailed information concerning the real estate, whether rural or urban, present market value of the real estate, value of the improvements thereon, number of acres in cultivation, if farming land, acreage subject to cultivation, condition of all improvements on the farm, including present value thereof, and in connection with applications for loans on city property, the correct legal description of the lots on which improvements are

situated. The borrowers must sign the application before a notary public and forward it to the secretary-treasurer of the Supreme Lodge along with copies of the current tax receipts for such proposed security.

(b) The Secretary-Treasurer of the Supreme Lodge is required to have such offered security evaluated by the director in whose district the security is situated and such director is to forward the written evaluation report.

(c) No director shall be permitted to make the evaluation if he is related to the applicant either by blood, marriage, or business connections, or if he has any direct or indirect interest in the loan to be made.

(d) Each director is responsible for seeing that there is ample and sufficient security to justify any loan that is applied for in his respective district.

(e) The Director, Secretary-Treasurer, or Investment Committee may request and obtain a local appraisal by a State certified real estate appraiser or a State licensed real estate appraiser or an appraiser with another designation or accreditation or realtor or broker with such designation approved by the Supreme Lodge whenever deemed necessary or advisable.

ARTICLE 90.

(a) No one individual or corporation may have total loans exceeding \$500,000. This limitation does not apply to SPJST Lodge Buildings or 501(c)(3) organizations.

(b) In the event the application does not exceed \$75,000, such evaluation shall be made by the director within whose district the offered security is

situated. If the application exceeds \$75,000, then such evaluation shall be made by the director within whose district the offered security is situated, together with one other director. Such evaluation report must be delivered to the Supreme Lodge immediately. The Supreme Lodge may obtain a credit report on any application where it deems it necessary or advisable. In refinancing of existing SPJST loans only one director shall be required to make the evaluation.

(c) Any member in good standing who applies for a loan and receives a loan with SPJST must keep their life insurance certificate(s) in force during the life of the loan. Failure to do so will result in an automatic two percent (2%) increase in the interest rate on the loan.

ARTICLE 91.

(a) Applications for loans on real estate are evaluated by the director of the district on forms approved by the Supreme Lodge. Each director is responsible for seeing that there is ample and sufficient security to justify any loan that is applied for in his respective district. The application, properly endorsed, is sent to the Supreme Lodge without delay. The final approval of the application is made by the Investment Committee of the Supreme Lodge, composed of the president, secretary-treasurer and vice president. Any member whose application for a loan has been rejected may appeal to the Supreme Lodge at its next meeting.

(b) Whenever new construction is involved, the director makes the final evaluation.

(c) The Supreme Lodge approves or rejects, by

majority vote, applications for real estate loans presented to it during any meeting. The action must be entered in the minutes of the meeting.

ARTICLE 92.

(a) After the payment of premiums for at least the number of years for which the value is first shown in the table of values, a member may obtain a loan against his reserve but not in excess of the loan value specified in the tables of his certificate.

(b) The procedure and forms required for processing a certificate loan shall be determined by the Supreme Lodge. The procedure approved by the Supreme Lodge must be in compliance with the State Insurance laws and must be in accordance with the provisions specified in the member's life insurance certificate. The Table of Values in the member's life insurance certificate will be used to determine the maximum amount of the loan.

The Supreme Lodge, with the consent of the Commissioner of the State Department of Insurance, may discontinue making certificate loans. Interest on certificate loans shall be payable in advance from the date of the loan to the end of the current certificate year and annually in advance thereafter.

(c) The amount borrowed, together with accrued interest thereon, payable annually in advance at a rate of interest set by the Supreme Lodge and at a rate specified in the certificate, shall be an indebtedness to the Society against the member's death benefit and may be repaid by the member at any time or shall be deducted from amount of death

benefit payable upon the death of the member.

(d) Whenever the loan, together with accumulated interest, exceeds the cash value of the certificate and if the member does not reduce his indebtedness on said certificate his insurance automatically becomes null and void, and he ceases to be a member of the Society, unless he has other insurance in force with the Society.

ARTICLE 93.

(a) After the payment of premiums for at least the number of years for which a value is first shown in the table of values, the insured, within sixty days from the date of any premiums in default, may elect by notice to the Society in writing, accompanied by the certificate for endorsement, in lieu of all other non-forfeiture benefits provided therein to secure non-participating paid-up insurance. The amount of paid-up insurance shall be such as the cash or loan value of the certificate, less any indebtedness at such premium due date will purchase as a net single premium at the then attained age of the insured, provided that such paid-up insurance shall not include any double indemnity or disability benefits.

(b) After payment of premiums for at least the number of years for which a value is first shown in the table of values, upon the member's application therefore and upon surrender of the certificate, at any time within sixty days after the due date of any premium in default, the Society will pay the net surrender value of the certificate in cash. The net surrender value should be the cash value to the date of surrender shown in the table of values therein, decreased by the accumulated

amount of any and all indebtedness hereunder.

(c) After the payment of premiums for at least the number of years for which a value is first shown in the table of values, the insured within sixty days from the date of any premiums in default may elect by notice to the Society in writing, accompanied by the certificate for endorsement, in lieu of all other non-forfeiture benefits provided therein, to secure nonparticipating extended term insurance. The term of such extended term insurance shall be such as the cash or loan value of the certificate, less any indebtedness at such premium due date will purchase as a net single premium at the attained age of the insured.

(d) No assignment of the certificate shall be binding upon the Society until the original or copy is filed with Society at the Supreme Lodge office and the Supreme Lodge shall have made written acknowledgment thereof. The Society assumes no responsibility for the validity of any assignment and any claim hereunder by an assignee shall always be inferior to those of the Society to secure any indebtedness against this certificate, whether such indebtedness shall be created before or after any assignment.

MISCELLANEOUS

ARTICLE 94.

A member on suspension for whatever reason shall be disqualified to serve in any position within the Society.

ARTICLE 95.

(a) If a member disappears from his last known

habitat and his absence cannot be accounted for a period of seven years, his beneficiary will be paid the proceeds accruing under the certificate. (Section 133.001, Civil Practice & Remedies Code.)

(b) The application for membership, medical examination, Charter of Incorporation, constitution and by-laws of the Society (as may be amended), and benefit certificates constitute the contract between the member and the Society.

ARTICLE 96.

Every member has the right to attend meetings of other lodges, but does not have the right of deliberation unless called on by the president.

ARTICLE 97.

No one shall hold membership in more than one lodge of this Society.

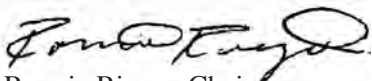
ARTICLE 98.

All obligations concerning the Society are binding on all members.

ARTICLE 99.

Discussions of political and religious matters of any kind are not allowed in the lodge meetings. The president of the lodge is required to stop such discussions.

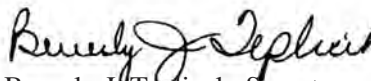
In accordance with Article 20 of the By-Laws of the SPJST we, the members of the Committee on By-Laws, certify by our signatures that these by-laws are arranged truly and correctly according to the proceedings of the convention as voted on, adopted and approved by the convention of our Society, in session on June 11 through June 13, 2012, in Killeen, Texas.



Ronnie Rieger, Chairman



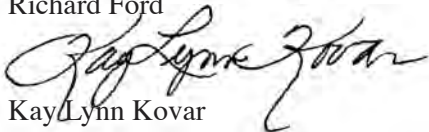
Mildred Holeman, Vice Chairman



Beverly J. Teplicek, Secretary



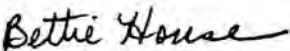
Richard Ford



KayLynn Kovar



Joe Siptak



Bettie V. House

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