

**ARTICLES OF INCORPORATION
OF
NATIONAL CATHOLIC SOCIETY OF FORESTERS**

1. The name or title by which such corporation shall be known in law is National Catholic Society of Foresters.
2. The principal business office shall be located in County of Cook, the State of Illinois, or any other county within the State of Illinois determined by the Board of Directors.
3. The name of the incorporators are Rev. David J. Crimmins; John W. Clancy; James D. Kelly; William A. Hoyne; Leo P. Dwyer; Francis W. Fitz-Gerald; Thomas H. Cannon; John C. Schubert; James O'Connor; Patrick J. Cahill. The persons selected as the Board of Directors to control and manage this corporation for the first year are: Elizabeth Rodgers, Catherine Hughes, Christina Hoffman, Margaret O'Connor, Mary Crowley, Annie E. Daley, Celia M. Gilmore, Jennie Clancy, Mary Farrell, Minnie Keefe and Maggie Dugan.
4. This corporation is a fraternal benefit society, without capital stock, organized and carried on for the sole benefit of its members and their beneficiaries and not for profit, having a lodge system with ritualistic form of work and representative form of government. The purposes of the Society are to: promote friendship, unity and true Catholic charity among its members, foster fraternal and benevolent activities, further the progress of the Catholic Church, encourage patriotism and loyalty to the United States of America, and provide death, disability and other benefits, rights and privileges, as authorized by these Articles of Incorporation and Bylaws and in accordance with the laws of Illinois.
5. The Board of Directors (the Board) shall be the supreme governing body. The Board will consist of directors elected in a manner prescribed by the Bylaws.
6. Membership in the corporation shall be as provided in the Bylaws.
7. These Articles of Incorporation may be amended or repealed in whole or in part as provided in the Bylaws.

NATIONAL CATHOLIC SOCIETY OF FORESTERS BYLAWS

NAME AND COMMON BOND

The name of this fraternal benefit society is National Catholic Society of Foresters. As a fraternal benefit society, the Society is organized, incorporated and operated solely for the benefit of its members and their beneficiaries as a not for profit organization. The Society operates under a lodge system, uses a representative form of government and conducts its activities in accordance with the laws governing fraternal benefit societies.

The Society's common bond is to unite people who have an interest consistent with the purposes of the Society as stated in the Articles of Incorporation.

ARTICLE I MEMBERSHIP

Sec. 1.01 QUALIFICATIONS FOR MEMBERSHIP

Any person who is a member of the Catholic Church or the family member of a member of the Catholic Church, and who meets all other requirements for membership in the Society, shall be eligible for membership in the National Catholic Society of Foresters.

Sec. 1.02 HOW ACQUIRED

- A. Any person having the qualifications prescribed in these Bylaws may be admitted to membership upon application submitted and approved under conditions set by the Board of Directors which are consistent with these Bylaws. Admission to membership in a court shall be required of all members.
- B. Application for a benefit certificate shall be made by an adult for a child less than sixteen (16) years of age.

Sec. 1.03 CLASSIFICATIONS OF MEMBERSHIP

- A. A beneficial member is one named as the Insured or Annuitant in a benefit certificate issued by this Society and is in good standing and entitled to all privileges of membership when:
 - 1. the certificate is being maintained in force by payment of the premiums due or in accordance with premium waiver, automatic premium loan or non-forfeiture provision or is a paid up certificate;
 - 2. the member otherwise meets all provisions of these Bylaws; and
 - 3. the member is not a junior member.
- B. A junior member is one who is less than sixteen (16) years of age and is named as the Insured or Annuitant in a benefit certificate issued by the Society. All junior members

having attained the age of sixteen (16) years shall be transferred to the adult membership of the court. Junior members shall not have a voice or vote in the management of the affairs of the Society at large, or in their local courts, but may participate in the activities of and hold any youth office in their local courts.

- C. A social member is one who is not named as the Insured or Annuitant in any benefit certificate issued by the Society who is admitted to membership as a social member as provided in these Bylaws. A social member must be at least sixteen (16) years of age. Social members shall have no voice or vote in the management of the affairs of the Society, but have a voice and vote and may hold office in their local courts.

ARTICLE II BOARD OF DIRECTORS

Sec. 2.01 BOARD OF DIRECTORS

The Board of Directors shall be the supreme governing body of the Society. The Board of Directors shall have the authority to provide rules and regulations for the extension and development of the Society and shall have all other necessary and incidental powers and duties to carry out the objectives of the Society and as provided in the Articles of Incorporation and Bylaws and the laws of the State of Illinois.

At least annually, the Board of Directors shall conduct a self-assessment.

The Board of Directors shall be no fewer than seven (7) and no more than ten (10) elected directors as determined by resolution of the Board, one (1) appointed director, and the Chief Executive Officer as a non-voting member. The elected directors shall be elected by the beneficial members in the manner prescribed in these Bylaws, and shall constitute not less than two-thirds of the members of the Board of Directors in number. A newly elected director to the Board must within 6 months after their election participate in a board training or orientation program which includes information regarding board duties and responsibilities.

Sec. 2.02 ELIGIBILITY

A. To be eligible for nomination and election as a director, a member must:

1. be a member of the Catholic Church;
2. meet all qualifications as required by the Insurance Code of Illinois and any rules promulgated by the Illinois Director of Insurance for fraternal benefit society directors;
3. meet all the qualifications for directors adopted by a resolution approved by the Board of Directors prior to the call for candidates;
4. not be an officer, director, employee or agent of another fraternal benefit society or life insurance company;
5. not be a current or former employee or insurance producer of the Society (“Disqualified Individual”) or an immediate family member (parent, spouse, natural or adopted child or

sibling) of a Disqualified Individual. Notwithstanding the foregoing, the following individuals shall not be Disqualified Individuals:

a. directors serving as National President, National Vice President, National Treasurer or National Secretary as of May 2016

b. any individual serving as a director as of May 2016 who is/was an insurance producer of the Society and not an employee of the Society.

A former employee or insurance producer of the Society will cease to be a Disqualified Individual upon the expiration of three (3) years from the termination of their most recent period of service for the Society.

6. have no criminal history other than matters determined insignificant by the Election Committee, such as a minor traffic violation;

7. have affirmed a willingness to participate in educational seminars and programs that provide orientation, training and instruction in matters such as board duties and responsibilities, life insurance and financial matters and the structure and regulation of fraternal benefit societies;

8. be a beneficial member of the Society in good standing for a period of 2 years up to the date of election;

9. not have been removed from office for cause by action of the Board of Directors;

10. be under 75 years of age as of the date of election/appointment.

B. A person convicted of a felony may not be a director or an officer of the Society.

C. Appointed directors must meet the eligibility requirements listed in Section 2.02(A), except Section 2.02(A) (8), and such other qualifications as determined by the Board of Directors.

Sec. 2.03 TERM OF OFFICE

Effective as of the 2018 election, elected directors shall serve four (4) year terms.

No elected director may serve more than two (2) consecutive four-year terms. Service prior to the 2018 election, or election to fill a partial term, is not included as part of this consecutive-year limitation. A break in service of at least four (4) years restarts the term-limit period.

The appointed director shall serve a term of up to two (2) years as determined by the Board of Directors and may be appointed for successive terms. Directors shall serve until their successors are elected and qualified. Upon conclusion of the term of office, every director shall deliver to the Board of Directors all property belonging to the Society.

Sec. 2.04 NOMINATION AND ELECTION PROCEDURES FOR DIRECTORS

A. Candidates for elected director positions must submit their application for nomination to the Society within the time specified and must follow the procedures and provide all information regarding their background and credentials as required by the Board of Directors.

- B. Prior to the election, the Board of Directors shall establish a Nominating Committee composed of elected directors who are not seeking reelection. In the event fewer than three (3) directors are not seeking reelection, the Board of Directors shall appoint to the Nominating Committee other Society members who are not seeking election so that the Nominating Committee shall have three (3) members. The Nominating Committee shall gather information from candidates regarding qualifications and background and shall determine whether each nominated candidate is eligible to serve as a director. Only candidates who are determined by the Nominating Committee to meet the eligibility requirements will be included in the slate of candidates submitted for election.
- C. The Nominating Committee shall submit the slate of eligible candidates and direct the Society to prepare a ballot and give notice of election, specifying the time and procedures for elections. The notice shall also include information regarding the qualifications and background of the candidates.
- D. A vote shall be taken on the candidates by direct written or electronic ballot by beneficial members in good standing. The ballot shall specify the deadline for return of the ballot and no ballots received after such time shall be counted. Each beneficial member shall have one vote for each elected director position and directors shall be elected by a plurality of the votes cast by the beneficial members. Cumulative voting or voting by proxy is not permitted. "Members in good standing" shall be defined as determined by the Board of Directors.

Sec. 2.05 DIRECTOR VACANCY

Any vacancy in a director position shall be filled for the unexpired term of the director by election of the Board of Directors by a 2/3 majority vote of all directors then in office. A director filling a vacancy of an elected director shall be considered as an elected director for the unexpired term. Qualifications for filling the elected director vacancy will be the same as for any elected director.

Sec. 2.06 PROCEDURE FOR APPOINTED DIRECTOR

The appointment or reappointment of an appointed director by the Board of Directors shall be by a 2/3 vote of all the directors then in office, excluding the appointed director.

Sec. 2.07 REASONABLE COMPENSATION

The Director Compensation Committee shall determine reasonable compensation for directors. The Committee shall be made up of five (5) members who have been appointed by the Member Assembly. Members shall serve until successors are appointed. Any vacancy occurring in the committee may be filled by majority vote of the Board of Directors.

The Board of Directors shall provide to the Director Compensation Committee recommendations for reasonable compensation for directors, taking into account market and industry standards, compensation paid to directors of similarly situated organizations, and other appropriate considerations.

Sec. 2.08 CHAIR

The Board of Directors shall elect a Chair from among its members for a term of one (1) year. A director may be elected Chair for successive terms. The Chair shall preside at all meetings of the Board of Directors and perform such other duties as may be designated by the Board of Directors.

Sec. 2.09 BOARD SECRETARY AND TREASURER

The Board of Directors shall elect a Board Secretary from among its members for a term of one (1) year. A director may be elected Secretary for successive terms. The Board Secretary shall ensure that minutes of meetings of the Board of Directors are kept and perform such other duties as may be delegated to the Secretary by the Chair or the Board of Directors.

The Board of Directors shall elect a Board Treasurer from among its members for a term of one (1) year. A director may be elected Treasurer for successive terms. The Board Treasurer shall provide oversight of the funds and securities of the Society and perform such other duties as may be delegated to the Treasurer by the Chair or the Board of directors.

The offices of Secretary and Treasurer may be held by the same individual.

Sec. 2.10 MEETINGS

- A. Regular meetings of the Board of Directors shall be held quarterly at such time and place as the Board of Directors shall designate.
- B. Special meetings of the Board of Directors may be called by the Chair or on the written request of any three (3) directors. Notice of a special meeting shall be given at least seven (7) days before the meeting.
- C. A majority of members of the Board of Directors shall constitute a quorum at any regular or special meeting. The act of a majority of the members present at a meeting at which a quorum is present shall be the act of the Board of Directors, unless the act of a greater number is required by the Articles of Incorporation, Bylaws or applicable law.
- D. The Board of Directors and any committee or sub-committee of the Board of Directors, or any other meeting of the Society at which written minutes are kept, may meet by telephone conference or other means of communication that allows all participants to simultaneously communicate with each other.
- E. Any action required or permitted to be taken by the Board of Directors or any committee or sub-committee of the Board of Directors may be taken without a meeting by written consent of all of its members then in service. A written consent under this provision shall have the same force and effect as a vote taken at a meeting.

Sec. 2.11 COMMITTEES

The Board of Directors may establish committees of the Board to have such authority as the Board may delegate. Each committee of the Board of Directors shall consist of three or more directors.

The Board of Directors shall appoint an Audit Committee. The Audit Committee shall:

- A. have a working knowledge of financial matters;
- B. be responsible for the appointment and oversight of the independent auditors of the Society;
- C. be responsible for oversight of the audited financial statements of the Society; and
- D. be responsible for any duties required by the laws of the State of Illinois, and such other duties as assigned to it by the Board.

The majority of members of each committee shall constitute a quorum for the transaction of all committee business.

Sec. 2.12 REMOVAL OF DIRECTORS

A director may be removed from the Board of Directors “for cause” by a two-thirds affirmative vote of the directors, excluding the director whose status is at issue, at a meeting called for that purpose. “For cause” for purposes of this section shall include:

- A. failing to continue to meet the eligibility requirements for directors;
- B. inability or failure to perform the duties and responsibilities of a director;
- C. engaging in conduct unbecoming a director;
- D. absence from two meetings of the Board of Directors during the course of a calendar year, without good cause;
- E. breaching a fiduciary duty owed to the Society, its members or beneficiaries; or
- F. materially violating the Articles of Incorporation or Bylaws, any code of ethics, conflict of interest policy or other policy adopted by the Society.

A determination of cause shall be made in the reasonable discretion of the Board of Directors. The director whose status is at issue shall not be entitled to vote in the matter.

ARTICLE III EXECUTIVE OFFICERS

Sec. 3.01 EXECUTIVE OFFICERS

The executive officers of the Society shall be the Chief Executive Officer and such other officers as recommended by the Chief Executive Officer and approved by the Board of Directors. Except for the office of Chief Executive Officer, other executive officer positions may be combined. The Chief Executive Officer shall be hired by the Board of Directors. Other executive officers shall be hired as employees by the Chief Executive Officer and confirmed by the Board of Directors.

Sec. 3.02 CHIEF EXECUTIVE OFFICER

The Chief Executive Officer (“CEO”) shall serve as the principal operational officer of the Society. The CEO shall provide general supervision and direction of the day to day business and affairs of the Society, shall advise the Board of Directors, and shall perform all duties incident to the position and such other duties as assigned by the Board of Directors. Subject to such rules and policies as determined by the Board of Directors, the CEO shall have authority to appoint and terminate other officers, managers, agents and employees.

Sec. 3.03 REMOVAL OF EXECUTIVE OFFICERS

The Board of Directors may remove the CEO with or without cause by a majority vote of all directors at a meeting called for that purpose. Other executive officers may be removed with or without cause by the CEO.

Sec. 3.04 COMPENSATION

The Board of Directors shall determine reasonable compensation of the CEO. In its determination of reasonable compensation, the Board of Directors, shall take into account, the services rendered by and the performance of the CEO, the performance of the Society, market and industry standards, and compensation paid to CEOs of similarly situated organizations and other appropriate considerations.

Reasonable compensation of all executive officers other than the CEO shall be recommended by the CEO and approved by the Board of Directors.

ARTICLE IV SURETY BONDS, INSURANCE COVERAGE AND INDEMNIFICATION

Sec. 4.01 SURETY BONDS AND INSURANCE COVERAGE

The Board of Directors shall procure and maintain in force surety bonds on such officers, directors and employees in at least the amounts as required by the State of Illinois Department of Insurance. The Society may purchase and maintain insurance on behalf of any such individual against liability asserted and expenses incurred by the individual for any proceeding in connection with performance of his or her duties regardless of whether the Society is required or permitted to indemnify or allow expenses to the individual. The Society shall purchase insurance coverage in amounts as the Board deems advisable to protect the Society against fire, robbery, burglary, larceny and theft of property and forgery or alteration.

Sec. 4.02 INDEMNIFICATION

To the fullest extent required or permitted by present or future laws, each director, officer or employee of the Society who is made a party to or threatened with any civil, criminal, or administrative action, suit or proceeding by reason of the fact that he or she is or was such a director, officer or employee, shall be indemnified against all expenses, including attorney's fees, amounts paid on account of judgments, settlements, compromises, fines or penalties resulting from any civil, criminal, or administrative suit or proceedings. The right of indemnification shall not be deemed exclusive of any right to which directors, officers or employees may be entitled.

A director, officer or employee shall not be indemnified or reimbursed for any such amounts if in relation to such action, suit or proceedings he or she shall finally be adjudged to be or have been guilty of breach of duty as a director, officer, employee or in respect to such matter there has been made a compromise settlement, unless in either such case the person acted in good faith for a purpose the person reasonably believed to be in or not opposed to the best interests of the Society and, in a criminal action or proceeding, in addition, had no reasonable cause to believe that his or her conduct was unlawful. The determination whether the conduct of such person met the standard required to justify indemnification and reimbursement in this section may only be made by the Board of Directors by a majority vote of a quorum consisting of persons who were not parties to such action, suit or proceeding.

ARTICLE V COURTS

Sec. 5.01 CHARTER

Courts may be chartered by the Board of Directors in accordance with the rules and requirements prescribed by the Board of Directors and shall indicate acceptance of the Articles of Incorporation and Bylaws of the Society.

Sec. 5.02 RULES

Courts are largely self-governing organizations but shall comply with the Articles of Incorporation and Bylaws of the Society, shall adopt and comply with the uniform bylaws for courts adopted by the Board of Directors and all other requirements adopted by the Board.

Sec. 5.03 CHARTER WITHDRAWAL

The Board of Directors may withdraw the charter of any court in the event it determines that withdrawal is in the best interest of the Society. The Board of Directors shall provide for the disposition of property of courts that have been suspended or dissolved in a manner consistent with the purposes of courts.

Sec. 5.04 MEETINGS

Regular meetings of courts shall be held monthly in accordance with the Illinois Fraternal Code.

ARTICLE VI MEMBER ASSEMBLY

Sec. 6.01 PURPOSE

The purpose of meetings of the Member Assembly is to provide education, recognition and other support to Courts and Court leaders and to promote and carry out the fraternal and charitable activities of the Society. The Member Assembly shall appoint the Director Compensation Committee as described in Section 2.07.

Sec. 6.02 MEETINGS

The Member Assembly shall meet at a time and location determined by the Board of Directors.

Sec. 6.03 ATTENDEES

The Member Assembly shall be comprised of members from the Courts in accordance with procedures established by the Board of Directors.

ARTICLE VII BENEFIT CERTIFICATES

Sec. 7.01 MAINTENANCE OF RESERVES

If the Society's reserves for all or any class of certificates become impaired, the Board of Directors is authorized to charge each member's certificate with its equitable share of such deficiency in accordance with Illinois law. If not paid, the amount of the deficiency so charged shall either:

- A. stand as an indebtedness against the certificate and draw interest not to exceed the rate specified for certificate loans under the certificate; or
- B. in lieu of or in combination with (A.) above, the owner may accept a proportionate reduction in benefits under the certificate.

The Society may specify the manner of the election and which alternative is to be presumed if no election is made.

The foregoing shall be applicable to all certificates to all members, including those certificates that have become paid up by their terms or are being continued in force as extended term insurance. No member shall be personally liable for indebtedness of the Society.

No such assessment shall take effect unless a 30-day notification has been provided to the Director of the Illinois Department of Insurance, who shall have the ability to disapprove the assessment if the Director finds that such assessment is not in the best interests of the benefit members of the domestic society." (Pursuant to 215 ILCS 5/300.1(d)).

Sec. 7.02 MISSTATEMENT OF AGE

If the age of the insured has been misstated, the amount payable under the certificate shall be such as the premiums would have purchased at the correct age, provided that if the correct age was not an insurable age under the Articles of Incorporation and Bylaws of the Society, only the net premiums need be returned.

Sec. 7.03 FINANCES

All funds of the Society shall be available for the payment of benefits and of expenses incurred in conducting and furthering the work of the Society. All funds and assets shall be maintained and carried without separation or segregation, but with the maintenance at all times of adequate and sufficient reserves on all outstanding contracts and such contingent and other reserves as the Board of Directors shall determine. Any surplus in excess of required reserves and other liabilities may be distributed through the payment of equitable dividends to members of the Society as the Board may determine.

Sec. 7.04 FRATERNAL CONTRACT

The certificate of membership and insurance or annuity, together with any riders or endorsements attached to it, the application, the declaration of insurability (if any) signed by the applicant, the Articles of Incorporation and Bylaws of the Society and all amendments to them, constitute the entire contract when it is issued. Any subsequent changes, additions or amendments to the Articles of Incorporation and Bylaws shall be binding upon the applicant member, owner, beneficiaries and other persons affected, and shall govern and control in all respects, except that no changes shall destroy or diminish insurance and/or annuity benefits promised in the certificate when it was issued.

Sec. 7.05 BENEFICIARIES

Benefit certificates may be made payable to such person or persons, entity or interest as may be permitted under the rules and regulations of the Society and applicable state laws.

In the event a named beneficiary predeceases the insured or is otherwise not legally entitled to receive the certificate proceeds, the certificate proceeds shall be paid per stirpes to the family members of the insured in the following succession, as applicable, (i) the surviving spouse; (ii) children; (iii) grandchildren; (iv) parents; (v) brothers and sisters; (vi) grandparents; (vii) other relatives in accordance with the laws of descent and distribution of Illinois. In the event it is determined that the deceased insured has no living relatives, after a reasonable search, the certificate proceeds shall be paid to the estate of the insured.

No beneficiary change shall take effect unless received by the Society at its principal office during the lifetime of the insured. When it is received, any change shall take effect as of the date the request for beneficiary change was signed, as long as the request for change was mailed or actually delivered to the Society while the insured was alive. Such beneficiary change shall be null and void where the Society has made a good faith payment of the proceeds or has taken another action before receiving the change.

ARTICLE VIII RESOLUTION OF DISPUTES

Sec. 8.01 PURPOSE

The purpose of this Article is to prescribe the sole means to present and resolve grievances, complaints or disputes brought by members, certificate owners, or beneficiaries against the

Society or its directors, officers, agents, and employees. Procedures set forth in this Article are meant to provide prompt, fair and efficient opportunities for dispute resolution, consistent with the fraternal nature of the Society, without the delay and expense of formal legal proceedings.

Sec. 8.02 SCOPE

Except as expressly limited in this Article, this section applies to all past, current and future benefit certificates, members, insureds, annuitants, certificate owners, and beneficiaries and the Society. It applies to all claims, actions, disputes and grievances of any kind or nature whatsoever. It includes, but is not limited to, claims based on breach of benefit certificate, breach of contract, as well as claims based on fraud, misrepresentation, violation of statute, discrimination, denial of civil rights, conspiracy, defamation, and infliction of distress, against the Society, or its directors, officers, agents, or employees.

This Article does not apply to claims or disputes made after the applicable statute of limitations has expired. This Article does not apply to action brought by the Society, including, but not limited to, actions for declaratory judgment, determining proper payees, recovering amounts due, and contesting insurance coverage or membership eligibility.

Sec. 8.03 PROCEDURES

No lawsuit or any other actions may be brought for any claims or disputes covered by this Article. The following are the steps and procedures for presenting and resolving disputes:

- A. Appeal. Appeal of a dispute to a designated reviewer within the Society appropriate to the dispute.
- B. Mediation. If an appeal does not result in a mutually satisfactory resolution, either party has the right to have the matter mediated in accordance with the mediation rules of a neutral dispute resolution organization to which the parties agree, or, in the absence of an agreement, the American Arbitration Association.
- C. Arbitration. If there is still no mutually satisfactory resolution, the matter will be resolved by binding arbitration in accordance with the arbitration rules of a neutral dispute resolution organization to which the parties agree, or, in the absence of an agreement, the American Arbitration Association. The arbitrator(s) may award any actual damages incurred for which there is liability, but may not award attorneys' fees, exemplary, extra-contractual or punitive damages. The decision of the arbitrator(s) is binding and final. Additional procedural rules may be defined in policies established by the Society and made available upon request. If a claim or dispute is subject to law that prohibits parties from agreeing to submit future disputes to binding arbitration, arbitration results shall be non-binding unless both the individual and Society voluntarily agree to binding arbitration after the claim or dispute has arisen.

Sec. 8.04 COSTS

Fees and expenses of the mediator and/or arbitrator(s) shall be paid out of a dispute resolution fund established by the Society. This does not include attorneys' fees, experts' fees, or discovery costs, which each party shall bear as its own responsibility.

Sec. 8.05 JOINDER

No claim or dispute may be brought against the Society or its directors, officers, agents, or employees, in a representative capacity, or on behalf of any class of persons or members. Claims of multiple persons may be joined and presented under this Article provided all affected members, certificate owners, and beneficiaries consent in writing, or if the Society determines joinder is appropriate.

ARTICLE IX OFFICIAL PUBLICATION

Sec. 9.01 The name of the official publication of the Society shall be *National Catholic Forester* or such other name as the Board of Directors shall determine. It shall be published at regular periodic intervals under the direction and approval of the Board of Directors. The official publication shall be provided to each member in good standing according to the records of the Society. If the records of the Society show that two (2) or more members have the same mailing address, an official publication mailed to one member is deemed to be mailed to all members at the same address unless a member requests a separate copy. Any general notice printed in the publication shall constitute sufficient notice to the membership.

ARTICLE X MISCELLANEOUS

Sec. 10.01 RULES OF ORDER

The rules contained in the current edition of *Robert's Rules of Order Newly Revised* shall guide the Society in all cases to which they are applicable and in which they are not inconsistent with this Articles of Incorporation and Bylaws or any special rules of order as have been or may be adopted.

Sec. 10.02 NOTICE

Written notice shall be considered given when deposited in the mail addressed to an officer of a court or a member at the last known address according to the records of the Home Office.

Sec 10.03 WAIVER

No subordinate body, nor any officer, agent, employee or member shall have the power or authority to waive any of the provisions of the laws of the Society. Such provisions shall be binding on the Society and every member and beneficiary of a member.

Sec. 10.04 INTERPRETATION OF BYLAWS

If any section of these Bylaws should not be explicit, or in case of uncertainty or dispute as to its intent or meaning, the Board of Directors shall have the power to decide upon such situation; and its decision shall remain in force until such decision or section is duly amended.

ARTICLE XI
AMENDMENTS TO ARTICLES OF INCORPORATION AND BYLAWS

Sec. 11.01 AMENDMENT PROCEDURES

The Articles of Incorporation and these Bylaws may be repealed or amended in whole or in part by a two-thirds (2/3) vote of all of the members of the Board of Directors.

Sec. 11.02 EFFECTIVE DATE

All amendments to the Articles of Incorporation and to the Bylaws shall take effect thirty (30) days after approval by the Illinois Department of Insurance, unless otherwise provided.

