

Constitution and Bylaws

As amended at the 48th National Convention,
Green Bay, Wisconsin, August 17, 18, 19, 2008

Effective January 1, 2009



CATHOLIC ORDER OF FORESTERS

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Mission Statement

We are a trusted, century-old Catholic fraternal society dedicated to providing our members with financial security and opportunities for spiritual, social, and charitable growth.

We pledge to accomplish our mission guided by the following principles:

- Recognize our interdependency and the need to work in partnership to secure the society's success.
- Listen, communicate openly, respect other's ideas, and encourage initiative.
- Encourage flexibility, willingness to change, fairness, and compassion.
- Foster, support, and provide resources for charitable and fraternal activities, community, school, and church outreach.
- Offer opportunities for personal and professional growth; honor other's achievements.
- Respond to changing needs by developing new products and fraternal benefits that ensure the society's growth.
- Maintain the highest standards of quality and accuracy.
- Respect life and uphold Christian values and ethics.

High Court Officers

Most Reverend J. Peter Sartain

Bishop of Joliet

High Spiritual Director

Joliet, IL

David E. Huber

High Chief Ranger/President

Crown Point, IN

David L. Krebs

Vice High Chief Ranger

Dayton, OH

Stuart B. Buchanan

High Secretary-Treasurer/Chief Financial Officer

Elburn, IL

High Court Trustees

Delores E. Klein

Dell Rapids, SD

Alan M. Spilar

Willoughby, OH

Thomas J. Munninghoff

Wilder, KY

Thomas L. Lepinski

Janesville, WI

James M. Demulling

New Richmond, WI

Peter J. Lemire

Boston, MA

Myron N. Deslauriers

Canby, MN

Gary E. Snell

McHenry, IL

Joseph P. Maidl

Lafayette, MN

Rodney W. Oligmueller

Omaha, NE

Eugene G. Even

Gilbertville, IA

Lawrence L. Galles

Remsen, IA

Insurance Protection

A Catholic Order of Foresters' policy provides safe and sound home and family insurance protection.

Fraternal Benefits

Catholic Order of Foresters invites the entire family to participate as members in the Order's fraternal activities. We encourage younger members to take part in the educational, athletic, recreational and social programs.

Catholic Order of Foresters issues policies to applicants from birth in amounts not exceeding the maximum permitted by the State wherein the applicant resides.

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Name and Objectives

Section 1

This organization, by virtue of a charter granted by the State of Illinois on the 24th day of May, A.D. 1883, and subsequent changes thereto, will be known as the Catholic Order of Foresters.

Section 2

The objectives of the Catholic Order of Foresters are to promote friendship, unity, and true Christian charity among its members; exhibit friendship by helping one another by every honorable means; show unity by joining together for mutual support of one another in times of distress; and foster true Christian charity by doing unto others as we would have others do unto us.

The Order will grant death, health, accident, or other benefits, in consideration of specified premiums in policies authorized by the High Court according to the applicable laws and regulations.

The Order will do all things for the benefit of its members, their beneficiaries, and public causes, as permitted by the laws and regulations governing fraternal societies.

National Convention

Section 3

Commencing August 1936, Catholic Order of Foresters will hold its national convention every four years between August 1, and September 30. The High Court Executive Committee, with High Court/Board of Directors' approval, will select the convention dates and location. The high chief ranger/president will notify state jurisdictions of the national convention's date and location. Written notification will be sent at least twelve months before the convention's opening date.

In the call of the convention, the High Court Executive Committee will set a per diem and travel expenses to cover the number of the convention's full or partial days and for travel to and from each jurisdiction.

If a delegate travels as part of a group, by specially arranged group transportation, or at a special group transportation rate, the travel allowance paid will not exceed the delegate's actual travel cost.

The high chief ranger/president may call special sessions of the national convention and set the time and place. This may be done at the high chief ranger's discretion or following receipt of a written request from either a simple majority of the preceding convention's duly accredited delegates or from two-thirds of the High Court/Board of Directors.

No business other than that specified in the call will be acted on during a special session. Any special session will have the power and authority to authorize the High Court/Board of Directors to pay any convention expense not already provided for.

Section 4

The national convention's membership will include officers and members of the High Court Trustees/Board of Directors, chairpersons of the Nominating/Election and Constitution Committees, and delegates elected by state jurisdiction conventions.

All past High Court officers and High Court/Board of Directors in good standing are entitled to be designated national convention delegates at large with both a voice and vote. They will receive the same expense and travel allowance and per diem as a delegate.

This membership will be designated accredited delegates. Delegates elected by state jurisdiction conventions will form a majority and should have the required number of votes to amend the Articles of Incorporation and Constitution and Bylaws. If their total vote does not meet the requirement for amending the Articles of Incorporation and Constitution and Bylaws, then each delegate, not elected at a state convention (officers, High Court/Board of Directors, delegates at large), will cast a fractional vote making the vote equal to one-third of the total votes cast by all delegates.

All Catholic Order of Foresters members in good standing are entitled to admission to all convention sessions but will have no voice or vote.

All votes taken at the national convention or in its committees are to be cast in person by duly accredited delegates. Voting by proxy is prohibited.

Section 5

The high chief ranger/president will appoint two conductors and two sentinels for each national convention or special session.

Conductors and sentinels are required to attend all national convention sessions or special sessions for which they are appointed. They are to perform the duties required by the high chief ranger/president. Their term of office and duties end at the conclusion of the national convention or special session for which they are appointed.

Conductors and sentinels have no voice or vote unless they are accredited national convention or special session delegates. If not accredited delegates, they receive the same per diem and expense and travel allowance as accredited delegates.

Section 6

At the national convention or any special session, two-thirds of the accredited delegates will constitute a quorum for transaction of all business, but a lesser number may adjourn, from time to time.

Section 7

Delegates are required to present their credentials to the Credentials Committee, in the manner established by the High Court/Board of Directors.

If a delegate fails to present credentials, is not approved by the Credentials Committee, or, after having been approved, leaves the convention for any reason, the alternate delegate becomes the accredited delegate.

In the absence of the duly authorized alternate delegate, any duly authorized alternate delegate from the same state jurisdiction, who qualifies, may be appointed as a delegate by that state jurisdiction's chief ranger.

In the absence of any duly authorized alternate delegate from that state jurisdiction, the state jurisdiction's chief ranger may appoint as delegate any member from that state jurisdiction who is in good standing and qualifies.

Section 8

On opening the national convention or any special session, the high chief ranger/president may fill pro tem any vacancies in office. In the high chief ranger/president's absence, the vice high chief ranger/vice president may fill pro tem any vacancies in office. If both are absent, a pro tem organization may be created by election.

Order of Business of the National Convention

Section 9

1. Opening prayer
2. Report of Credentials Committee
3. Roll call
4. Obligation of delegates
5. Appointment of other committees
6. Reading of minutes of last convention and special meetings
7. Reception of petitions, communications, and financial accounts, with referral to proper committees
8. Report of Constitution Committee
9. Reports of other committees
10. Unfinished business
11. New business
12. Fixing bonds and salaries
13. Election of High Court officers and trustees/directors
14. Prayer, adjournment

Authority and Duties of the National Convention

Section 10

The national convention or its special sessions constitute the Order's supreme body, empowered with full legislative, judicial, and governing powers.

The national convention or its special sessions may enact or amend the Articles of Incorporation and the Constitution and Bylaws for governing itself, the High Court/Board of Directors, state jurisdictions, and local courts.

The national convention or its special sessions will consider any matter lawfully brought before it.

The national convention or its special sessions have power to authorize the High Court/Board of Directors to pay any expense that the High Court/Board of Directors has not already provided for.

Section 11

Between sessions of the national convention, the Order's Articles of Incorporation and Constitution and Bylaws may be amended/and or special business conducted in the following manner:

The High Court/Board of Directors may consider and approve necessary or desirable amendments and/or special business. The high secretary-treasurer/chief financial officer will then certify and submit these amendments and/or special business to all of the previous national convention's duly accredited delegates, submitting them by mail in referendum ballot form.

Delegates are to indicate in writing acceptance or rejection of each proposed amendment. Delegates are to mark, sign, and return the official referendum ballot to the high secretary-treasurer/chief financial officer within 30 days of the High Court office's postmarked date. Forty days following the mailing date, the high secretary-treasurer/chief financial officer will tabulate all referendum ballot votes received and certify the results to the High Court/Board of Directors.

For an amendment to be approved, it must receive a two-thirds affirmative vote of the previous national convention's duly accredited delegates. A ballot not returned within the 30-day period allotted will be considered an affirmative vote for each proposed amendment. Amendments will take effect on the first day of the month following membership notification in Catholic Forester, the Order's official publication.

Section 12

A high chief ranger/president, a vice high chief ranger/vice president, a high secretary treasurer/chief financial officer, and the number of High Court trustees/directors, as stated in Section 27, will be elected by convention ballot.

A High Court officer or trustee/director candidate must have been a member in good standing for two full years before nomination.

For the good of the Order, each candidate for nomination as a High Court officer or trustee/director should possess general knowledge of the fraternal benefit system, fraternal workings of the Order, insurance management, and investment management. Each applicant should also be free to travel, as required, on the Order's business.

Each candidate for High Court officer or trustee/director nomination must have successfully passed, be currently enrolled in, or be willing to enroll in Life Office Management Association Courses I and II.

Within twelve months after taking office, any High Court officer or trustee/director failing to pass these courses will forfeit office.

Candidates for nomination will not have been convicted of any felony or violation of any federal or state insurance law or regulation.

Candidates for nomination must have their state jurisdiction convention's approval.

Prospective High Court office candidates will submit a nomination petition and a résumé to the high secretary-treasurer/chief financial officer, on forms provided by the High Court, by June 1 of the convention year. Candidates whose nomination petitions and résumés are not received by the high secretary-treasurer/chief financial officer by June 1 of the convention year will not be eligible for nomination or to have their name placed on the ballot.

If two or fewer individuals qualify as candidates for a position and, if following June 1 but prior to election, one candidate dies, withdraws his/her candidacy, or is unable to fulfill the duties of office if elected, the High Court/Board of Directors will convene

in special session and nominate an individual to take that candidate's place.

The Nominating/Election Committee in accordance with Section 15 and a two-thirds majority of the High Court/Board of Directors must approve the individual.

Delegates will vote for no less than nine or no more than twelve candidates for High Court trustee/director, unless a lesser number of qualified candidates are nominated. After nominees have been screened and approved by the Nominating/Election Committee, vacancies will be filled as provided for in Section 39.

A majority of votes cast is necessary for election. On the third and each succeeding ballot the candidate receiving the least number of votes will be eliminated from the next and succeeding ballots.

Should the national convention fail to elect the required number of High Court trustees/directors, the High Court/Board of Directors will, within 30 days following the national convention, solicit candidates from state jurisdictions. Nominees are to be submitted within 60 days following the High Court/Board of Directors' call for candidates.

If the High Court/Board of Directors does not fill the required number of trustees/directors within 180 days following the national convention, the High Court/Board of Directors will consist of the trustees/directors elected at the national convention or elected by the High Court/Board of Directors. Candidates will be subject to the provisions of this section.

No more than one High Court officer or trustee/director may be a member of the same local court. With the exception of the high chief ranger/president and high secretary-treasurer/chief financial officer, no more than two High Court officers or trustees/directors may come from the same jurisdiction.

No member who is or will be 68 years of age before taking office will be eligible for election by the national convention or High Court as a High Court officer or trustee/director.

No full-time employee of the Order may be nominated for any High Court office until that employee tenders a resignation of employment.

The term of office for High Court officers and trustees/directors, elected at the 45th national convention and all subsequent conventions, is four years, beginning on January 1 following their election.

Section 13

Before High Court officer elections take place, the national convention will determine the bond amount to be furnished by the high secretary-treasurer/chief financial officer. The national convention will also set annual salaries for High Court officers and others and the allowance for the vice high chief ranger/vice president.

In the years between conventions, the High Court/Board of Directors may once during a calendar year increase the high chief ranger/president's and high secretary-treasurer/chief financial officer's salaries and the vice high chief ranger/vice president's allowance.

National Convention Committees

Section 14

Prior to the national convention, the high chief ranger/president will appoint a Constitution Committee and any other committees necessary for orderly transaction of convention business. All committee members will be selected from among members in good standing. These committees will meet at a time and place designated by the high chief ranger/president.

Committees will examine and report to the national convention regarding all matters referred to them. Committee members will receive the same per diem and expense and travel allowance for work prior to the national convention as set by the High Court Executive Committee in the call of the convention.

■ Nominating/Election Committee

Section 15

The high chief ranger/president will appoint a Nominating/Election Committee, giving preference to appointing past High Court officers and trustee/directors whose duties are outlined below.

A Nominating/Election Committee will screen all nomination petitions and résumés to determine if candidates meet High Court office or trustee/director qualifications as specified in this Constitution. Each candidate's nomination petition and résumé will be mailed to all delegates at least 15 days prior to the convention.

All candidates approved by the Nominating/Election Committee will be nominated from the convention floor by the Nominating/Election Committee chairperson, who will be considered an accredited voting delegate. No other nominations will be permitted from the convention floor.

Candidate names for each High Court office or trustee/director, approved by the Nominating/Election Committee, will be listed on the ballot. Placement will be determined by random drawing.

Following the Nominating/Election Committee chairperson's report, the duties of this committee will be to conduct and certify the election of high court officers and trustees.

■ **Constitution Committee**

Section 16

The Constitution Committee will examine all proposed Constitution and Bylaws amendments and report the committee's recommendations to the national convention.

Constitution Committee chair and members are accredited delegates to the national convention in accordance with Section 4 and will have a voice and a vote in discussions of proposed amendments to the Order's Constitution and Bylaws.

The Order's general counsel will serve as an Ex-Officio committee member, but will not be a convention delegate or have a vote. This Ex-Officio member will, however, have a voice during the convention.

■ **Credentials Committee**

Section 17

The high chief ranger/president will appoint a Credentials Committee from among the High Court membership. The

Credentials Committee will examine and report to the national convention on the election and eligibility of convention delegates.

Accredited delegates will take the following pledge of office:

“We, individually and collectively, do solemnly promise that we will respect and uphold the Constitution and Bylaws of the Catholic Order of Foresters and be loyal to and recognize this national convention as the supreme authority of the entire Order. To this we pledge our word of honor as Catholic Foresters.”

■ Committee Appointments

Section 18

The high chief ranger/president will appoint Finance, Appeals, Petitions, State of the Order, Resolutions, Greetings, Youth Activities, and any other committees or subcommittees necessary for orderly transaction of convention business. Each committee will include no less than five and no more than ten accredited delegates.

■ Finance Committee

Section 19

The Finance Committee will examine and report to the national convention the committee’s recommendations regarding all financial matters referred to it by the national convention, any accredited delegate, or any High Court officer or trustee/director.

The committee will also examine and report to the national convention the committee’s recommendations regarding High Court officers’ salaries, the vice high chief ranger/vice president’s allowance, and High Court trustees/directors’ per diem paid while engaged in the Order’s business.

In addition, the committee will audit and report to the convention regarding any convention expense not already provided for by the High Court.

■ Appeals Committee

Section 20

The Appeals Committee will examine all appeals of decisions referred to it in accordance with Bylaws Section 34 or 83.

The committee will also examine all appeals of decisions suspending members from the Order that have been handed down by the high chief ranger/president or the High Court/Board of Directors. The committee will then report to the national convention recommendations for any action the committee considers just and proper.

■ Petitions Committee

Section 21

The Petitions Committee will examine and report to the national convention the committee's recommendations regarding all petitions referred to it.

■ State of the Order Committee

Section 22

The State of the Order Committee will examine High Court officers' reports and recommend to the national convention any changes in policy or fraternal matters that the committee considers advisable.

In addition, it will report on the state and progress of the Order and suggest measures it considers appropriate for the welfare of the Order and its members.

■ Resolutions Committee

Section 23

The Resolutions Committee will examine all resolutions referred to it by state jurisdiction conventions or submitted to it by the national convention. The committee will then report to the national convention recommendations regarding all resolutions that the committee considers appropriate.

■ Greetings Committee

Section 24

The Greetings Committee will extend greetings to appropriate church and civil authorities, notifying them of convention dates. The committee will also act as Honor Guard for distinguished guests attending the convention.

■ Youth Activities Committee

Section 25

The Youth Activities Committee will examine all communications and petitions relating to youth activities. The committee will then report to the national convention, suggesting measures it considers appropriate for the youth membership.

■ All Convention Action

Section 26

Any motion or resolution, adopted by the national convention, resulting in an expenditure of more than \$10,000 per calendar year or that has to be actuarially determined must be ratified by the High Court/Board of Directors before becoming effective.

High Court

Section 27

The High Court/Board of Directors will include a high chief ranger/president, vice high chief ranger/vice president, high secretary-treasurer/chief financial officer, and no more than twelve trustee/directors.

Executive Committee-Authority and Duties

Section 28

The Order's executive officers will consist of the high chief ranger/president, vice high chief ranger/vice president, and the high

secretary-treasurer/chief financial officer. These same officers will constitute the High Court Executive Committee.

Section 29

With the exception of all benefits provided by members' policies and other contractual obligations, no expenditure exceeding \$25,000 will be authorized unless approved by a majority of the Executive Committee. Each such expenditure will be subject to review by the High Court/Board of Directors at its next meeting.

Section 30

The Executive Committee will control the management, administration, and maintenance of the Catholic Order of Foresters home office.

The High Court officers will publish the Order's financial statement annually in the Catholic Forester.

Section 31

The high secretary-treasurer/chief financial officer will keep all Executive Committee meeting minutes and will submit them to the High Court/Board of Directors at its next meeting.

High Court-Authority and Duties

Section 32

The High Court/Board of Directors may appoint a deputy for any or all High Court executive officers. Any one deputy will have authority to join with an executive officer in joint execution of negotiable instruments. Said deputy may also be appointed to the office of assistant high secretary-treasurer/chief financial officer.

Section 33

The High Court's official seat will be located in the State of Illinois, at a place determined by and subject to change by the High Court/Board of Directors.

Section 34

The High Court/Board of Directors will be vested with full executive authority and charged with the Order's general supervision. The High Court/Board of Directors retains complete authority to promote and advance the Order's business interests, for the good of the entire membership. This authority includes issuing annuity and insurance policies on various plans for members, their spouses, and children. These plans will be established on adequate rates based on a mortality table, interest basis, and valuation standard approved by states where the Order is licensed to do business.

The High Court/Board of Directors will hold regular and/or special meetings at a time and place designated by the high chief ranger/president. The High Court/Board of Directors must hold a minimum of four regular meetings each year.

Any High Court/Board of Directors officer or trustee/director may participate in and act at any High Court/Board of Directors or committee meeting by means of conference telephone or any other form of communication that allows all participants to simultaneously communicate with each other. Such participation will constitute the officer's or trustee/director's official attendance at such meeting.

A majority of High Court/Board of Directors will constitute a quorum for all business transactions. The High Court/Board of Directors may hold executive sessions from which all but High Court/Board of Directors members may be excluded.

The High Court/Board of Directors possesses full authority to interpret the Order's laws. Its interpretation is binding upon the Order and its members, provided an appeal of any decision may be taken to the next regular national convention. As provided in these Bylaws, the High Court/Board of Directors may levy special assessments.

Within 180 days of the national convention's close, the High Court/Board of Directors will ratify or reject all approved motions or resolutions authorizing an expenditure of more than \$10,000 per calendar year or that have to be actuarially determined. Such change becomes effective upon High Court/Board of Director's ratification.

The Order's officers and members are subject to the control of and

will perform duties required by the High Court/Board of Directors. The High Court/Board of Directors may depose, for cause only, any High, state, local, or youth court officer or trustee/director. The High Court/Board of Directors may also expel members found guilty of violating the Order's Charter or Constitution and Bylaws. The High Court/Board of Directors may also expel members who neglect official duties of office or membership; however, such action does not affect membership rights as granted in their benefit policies.

The High Court/Board of Directors will have full authority to act in a judicial capacity.

In order to comply with laws or insurance department rulings having the effect of law in any state or country where the Order is licensed for business, the High Court/Board of Directors may, by resolution, amend without national convention delegate approval any provision of this Constitution and Bylaws which now or subsequently conflicts with any such laws or rulings.

When the High Court/Board of Directors amends the Order's Constitution and Bylaws under this section, notice of the amendment(s) will be published in Catholic Forester magazine. Amendments, from date of publication, will be binding on every member and on all those deriving legal rights from a member. Amendments will remain in effect until altered, amended, or repealed by the national convention during a regular or special session.

Section 35

The High Court/Board of Directors has full authority to organize state jurisdictions and local courts. At the time of institution, the High Court/Board of Directors will issue a charter to a court or jurisdiction. This charter will be signed by High Court officers and trustees/directors and bear the High Court seal. A newly organized local court must have a minimum of twenty-five new, regular members. In order to maintain its charter, the court must submit bylaws within one year.

Section 36

When a local court's adult membership falls below fifteen members, the High Court/Board of Directors will notify the state jurisdiction.

If membership does not increase within 120 days following notification, the High Court/Board of Directors, at its discretion, may take action to merge the court with another court.

When a state jurisdiction's adult membership falls below 300, the High Court/Board of Directors will notify the jurisdiction. If membership does not increase within 120 days following notification, the High Court/Board of Directors, at its discretion, may take action to merge that jurisdiction with another jurisdiction and reorganize the new jurisdiction.

Section 37

The High Court/Board of Directors will hold all of the Order's properties in trust. The High Court/Board of Directors will require executive officers to furnish bonds in amounts designated by the national convention. The High Court/Board of Directors may revise bond amounts, if it concludes bonds designated by the national convention are insufficient for executive officers to perform their respective duties. These bonds will be secured from a duly incorporated surety or indemnity association selected by the High Court/Board of Directors.

The High Court/Board of Directors will pay the premium for these bonds. The High Court/Board of Directors will advise all banks designated as depositories that none of the Order's funds may be withdrawn, except on the signatures of any two of the following: high chief ranger/president, high secretary-treasurer/chief financial officer, vice high chief ranger/vice president, or by one of these officers and another executive officer's duly appointed deputy.

Section 38

The High Court/Board of Directors is authorized to pay salaried High Court officers for necessary expenses incurred while engaged in the Order's business. Non-salaried High Court/Board of Directors members will receive an annual fee, paid in quarterly installments, as set by the convention.

Non-salaried High Court/Board of Directors will receive a per diem, as set by the convention for their services while engaged in the Order's business or while attending assigned functions other than High Court/Board of Directors meetings.

Non-salaried High Court/Board of Directors will also be reimbursed for all necessary travel or transportation mileage. They will also receive reimbursement to cover hotel costs and other verified expenses, not to exceed the amount set by the Internal Revenue Service, while attending High Court/Board of Directors meetings, engaging in the Order's business, or attending assigned functions.

All expenses claimed will be verified in accordance with procedures and rules established by the high chief ranger/president. The High Court/Board of Directors is also authorized to pay any expenses approved by the national convention.

The High Court/Board of Directors will approve all additional funds necessary to conduct the Order's business.

Section 39

Between national conventions, the High Court/Board of Directors has authority to fill all vacancies occurring among High Court officers or trustee/directors. All appointments are subject to the provisions of Section 12.

High Court officer vacancies, occurring for any reason, are to be filled within 90 days.

High Court trustee/director vacancies, occurring for any reason, are to be filled by a nominee provided by the jurisdiction involved. The nominee's Petition for Nomination and résumé (prepared on forms provided by the High Court/Board of Directors) are to be submitted to the high secretary-treasurer/chief financial officer within 60 days following notification of the vacancy.

The high secretary-treasurer/chief financial officer will refer the nominee's Petition for Nomination and résumé to the Nominating/Election Committee for review and recommendation.

A nominee's rejection by the High Court/Board of Directors may be for cause only.

If the High Court/Board of Directors rejects a nominee, the jurisdiction involved has the right to submit another Petition of Nomination with résumé within 30 days following notification of the initial nominee's rejection.

If the jurisdiction involved does not forward a Petition for Nomination and résumé within 30 days or if the High Court/Board of Directors rejects the nominee, a qualified member from any jurisdiction may fill the vacancy.

Section 40

The High Court/Board of Directors will issue Rituals of the Order, which specifies ceremonies for local and youth courts to use. The High Court/Board of Directors may approve any additional ceremony and may establish and govern a Uniform Rank Department.

Duties of High Court Officers

■ High Spiritual Director

Section 41

The high spiritual director will be accorded the privilege of conducting all religious services held during the national convention. When present, the high spiritual director will be requested to open and close national convention sessions with prayer. In his absence, this privilege will be accorded to any Catholic clergyman present, to the high chief ranger/president, or to any member the high chief ranger/president designates.

■ High Chief Ranger/President

Section 42

The high chief ranger/president will be the Order's chief executive officer, vested with full management, supervision, and control of the society's business and affairs, except for duties specifically delegated to other officers by the Constitution.

The high chief ranger/president will be subject to the control of the High Court/Board of Directors.

The high chief ranger/president will preside over all national convention and the High Court/Board of Directors meetings. The high chief ranger/president will decide all questions of order, subject to appeal.

A majority vote of all High Court/Board of Directors present will be required to set aside or overrule the high chief ranger/president's decisions.

The high chief ranger/president will have the deciding vote when the High Court/Board of Directors' vote is equally divided.

The high chief ranger/president will appoint the chairperson and members of all High Court committees.

The high chief ranger/president will report to the national convention on the Order's general condition and on all matters of interest relating to the Order.

With approval of a two-thirds vote of the High Court/Board of Directors, the high chief ranger/president may remove any High Court trustee/director who fails, without good cause, to attend two consecutive High Court meetings; who fails or neglects to perform the duties of the office; who fails to perform duties assigned by the High Court/Board of Directors or the high chief ranger/president; or who engages in any conduct unbecoming the office or the Order.

The high chief ranger/president will devote full time to the duties of this office and will not engage in any other business or occupation.

The high chief ranger/president will authorize and direct the high secretary-treasurer/chief financial officer to pay all sums ordered by the national convention or the High Court/Board of Directors, and no others.

The high chief ranger/president will have authority to visit local courts, review their proceedings, inspect their books, and decide all matters of discipline.

The high chief ranger/president will sign all charters and member policies before issue. The high chief ranger/president will perform any other duties required by the High Court/Board of Directors.

The high chief ranger/president's orders will be obeyed under penalty of suspension, subject to appeal to the High Court/Board of Directors.

The high chief ranger/president has full authority to employ, appoint, contract with, and set salaries, commissions, finance agreements, incentives, and bonuses for all employees, regional directors, general agents, associate general agents, and agents.

The high chief ranger/president additionally has full authority to create, authorize, empower, appoint, and title corporate officers who will report to and be under the high chief/ranger president's direction and control.

In cooperation with the respective state jurisdictions, the high chief ranger/president has full authority to organize local courts and initiate, direct, and supervise membership campaigns within jurisdictions.

A high chief ranger/president wishing to resign will present a letter of resignation to the high secretary-treasurer/chief financial officer/chief financial officer.

■ Vice High Chief Ranger/Vice President

Section 43

The vice high chief ranger/vice president, in the high chief ranger/president's absence, will preside at all national convention and High Court/Board of Directors meetings.

In the high chief ranger/president's temporary absence, the vice high chief ranger/vice president will fill the office and receive the compensation of the high chief ranger/president's office.

In case of vacancy in the high chief ranger/president's office, the vice high chief ranger/vice president will fill and receive the compensation of the high chief ranger/president's office until the vacancy is filled by the majority vote of the High Court/Board of Directors. A vice high chief ranger/vice president wishing to resign will present a letter of resignation to the high chief ranger/president.

■ High Secretary-Treasurer/Chief Financial Officer

Section 44

The high secretary-treasurer/chief financial officer will keep accurate records of the national convention and High Court/Board of Directors meetings.

The high secretary-treasurer/chief financial officer will receive all funds due the High Court/Board of Directors, give receipts for these funds, and deposit them in banks or depositories designated by the High Court/Board of Directors. The high secretary-treasurer/chief financial officer will keep accurate records of funds received and where deposited.

At each High Court/Board of Directors meeting, the high secretary-treasurer/chief financial officer will report on funds received and deposited.

The high secretary-treasurer/chief financial officer will pay all authorized and approved bills.

The high secretary-treasurer/chief financial officer will pay all death claims or matured benefits by check, signed by any two of the following: high secretary-treasurer/chief financial officer, high chief ranger/president, vice high chief ranger/vice president; or by one of these officers and another executive officer's duly appointed deputy.

When requested, the high secretary-treasurer/chief financial officer will make available to the auditor, for examination, all necessary High Court books and records.

Under the High Court/Board of Directors' direction, the high secretary-treasurer/chief financial officer will conduct all High Court/Board of Directors correspondence.

The high secretary-treasurer/chief financial officer will receive all reports from local court officers; present, in a timely manner, all appeals to the High Court/Board of Directors; and keep a record of membership applicants' and expelled members' names.

The high secretary-treasurer/chief financial officer will prepare and present a report to the national convention regarding the Order's general condition.

The high secretary-treasurer/chief financial officer will report to the national convention and High Court/Board of Directors the amount of receipts and disbursements and all other financial information of interest to these bodies.

The high secretary-treasurer/chief financial officer will make available to local courts copies of the annual audited statement of receipts and disbursements prepared by the appointed certified public accountant.

The high secretary-treasurer/chief financial officer will report any local court officer's dereliction of duty to the High Court/Board of Directors.

The high secretary-treasurer/chief financial officer will furnish bond in the sum designated by the national convention or by the High Court/Board of Directors, if the High Court/Board of Directors believes the bond designated by the national convention is insufficient. If within a reasonable time bond is not furnished, the High Court/Board of Directors will declare the high secretary-treasurer/chief financial officer's office vacant. When the high secretary-treasurer/chief financial officer's term of office expires, all records, money, books, and property belonging to the Order will be turned over to the High Court/Board of Directors.

The high secretary-treasurer/chief financial officer will perform any duties required by the High Court/Board of Directors or the Executive Committee.

The high secretary-treasurer/chief financial officer will devote full time to the duties of the office and will not engage in any other business or occupation.

A high secretary-treasurer/chief financial officer wishing to resign will present a letter of resignation to the high chief ranger/president.

■ High Court Trustees/Board of Directors

Section 45

The High Court trustees/ Board of Directors will:

- Attend all regular and special sessions of the national convention and High Court/Board of Directors meetings, unless excused.

- Serve on all committees and perform all duties required by the High Court/Board of Directors or the high chief ranger/president.
- Sign all charters issued to local courts.
- Appoint a public accounting firm to audit the Order's records.

A High Court trustee/director wishing to resign will present a letter of resignation to the high chief ranger/president. The high chief ranger/president will send a copy of the resignation letter to the trustee/director's state jurisdiction chief ranger. In addition, the high chief ranger/president will present the resignation letter, for acceptance, to the next High Court/Board of Directors meeting.

If a trustee/director resigns, dies, or is removed from office for any reason by the high chief ranger/president, the high chief ranger/president will notify the trustee/director's state jurisdiction chief ranger that a vacancy exists. The high chief ranger/president will then request that the state jurisdiction furnish a single nominee to fill the vacated trustee/director's office until the next national convention.

Revenue of the High Court

Section 46

If the Catholic Order of Foresters assets exceed liabilities, including liabilities in the tabular reserves computed on the basis specified in Constitution and Bylaws, by an amount equal to five percent of said reserves, increased by an amount equal to all its other liabilities, the High Court may distribute the excess with payment of an equitable dividend.

Section 47

Beginning January 1, 1969, all Catholic Order of Foresters assets will be accounted for in one fund. All income and disbursements, for whatever purposes, will be made from this fund.

Section 48

The High Court/Board of Directors is authorized to levy special assessments to provide for the Order's legal reserves and other liabilities. When in the High Court/Board of Directors' opinion a deficiency exists, the High Court/Board of Directors will determine and levy each member's equitable proportion of the deficiency. If payment is not made, the member may choose, within 30 days of the levy's notice, that the deficiency (1) stand as an indebtedness against the policy and draw interest not to exceed the rate provided in the policy for policy loans or (2) a proportionate reduction in the benefits provided by the policy.

If the member does not exercise an option within 30 days of levy notification the indebtedness (1) will stand as an indebtedness against the policy and draw interest, not to exceed the rate provided in the policy for policy loans if the policy is an annuity or whole life policy or (2) shall reduce proportionally any benefit payable under the policy if the policy, when issued, was not intended to have cash value.

Policy Non-Forfeiture Options

Section 49

Policies issued by the Order will be in amounts permitted by the state where the policy application is signed.

Section 50

All policies issued on or after January 1, 1937, contain available member non-forfeiture policy benefits and options.

Section 51

For all policies issued prior to January 1, 1937, if all required payments have been made for three or more years from the actual issue date and payment default occurs, the member is entitled to the full reserve for the policy face amount, less a surrender charge of not more than one percent of the face amount. In addition, the member is also entitled to the cash value of any paid-up additions and the amount of any dividends on deposit, less any debts against the policy. This sum will be called the net cash value. This sum may be applied toward purchase one of the following options which must be exercised within one month following default:

(A) PAID UP INSURANCE - Upon application, the High Court will issue a participating paid-up policy, payable at the same time and under the same conditions as the original policy. The policy amount is determined by dividing the net cash value by the net single premium at attained age.

(B) EXTENDED TERM INSURANCE - Upon application, the High Court will issue a non-participating temporary protection policy, from the date of premium payment default, for such term as the net equity of the policy will purchase as a net single premium at attained age.

(C) AUTOMATIC LOAN - A policy will be continued under the automatic loan privilege, if a member fails to apply in writing for either option (A) or (B) within one month following any required payment default.

In this event, the insurance provided will not be forfeited, but the net cash value, excluding policy dividend values, will automatically be applied to all premium payments, dues, or other charges assessed against the member.

Insurance will continue in full force for its face amount through and including the month in which the member's net cash value, excluding policy dividend values, expires.

Under this privilege, payments may be resumed at any time without evidence of insurability. Interest will be charged on all amounts loaned under this privilege at a rate not greater than authorized by the law governing the policy or by the terms of the policy. All unpaid amounts, including unpaid interest, will be a first charge against the policy under any benefit provided. Failure to pay the indebtedness or interest will not void the policy. However, the policy will be placed on extended term insurance whenever the amount of total indebtedness created by the automatic loan or cash loan equals or exceeds the net cash value, excluding policy dividend values.

Section 52

Any member in good standing may request transfer to another court. This request must be made in writing to the high secretary-treasurer/chief financial officer. The request to transfer from one court to another is a member's privilege. No local court may deny a request for transfer.

Section 53

A member with a paid-up policy, who holds good standing in the Order, retains the rights and privileges of membership.

Section 54

Upon application, a member having a right to a policy's net cash value will be entitled to receive as a cash surrender any qualifying policy's net cash value. Members must give the high secretary-treasurer/chief financial officer 90 days written notice of intention to surrender before the High Court will be obligated to pay the net cash value.

Section 55

Members having a right to a policy's net cash value will be entitled to a cash loan equal to the loan value as set forth in any qualifying policy. However, 90 days written notice must be given to the high secretary-treasurer/chief financial officer before the High Court will be obligated to honor a member's loan request.

Loans will be made only if laws or insurance department rulings, having the effect of law in the state governing the contract, permit the Order to have a first lien against policy proceeds in any settlement.

As provided in the policy, interest will be charged on any loan in an amount set forth in the policy or as determined by the High Court. If no specific interest rate is set forth in the policy, the interest rate will never be greater than the amount allowed by state law governing the policy.

Beneficiaries

Section 56

Policy benefits may be payable to any person or persons, institutions, or entities legally permitted to be named beneficiaries by state laws governing the policy.

An owner has the right to designate both primary and contingent beneficiaries. The contingent beneficiary succeeds and becomes entitled to the policy's primary beneficiary benefits upon the primary beneficiary's death.

The burden of proving the primary beneficiary's death rests with the contingent beneficiary. Any determination, made in good faith, by the Order that the contingent beneficiary is entitled to a policy's proceeds and any benefit paid by the Order to the contingent beneficiary, will be forever binding upon the primary beneficiary and the contingent beneficiary.

If the payee is a minor or legally disabled, the policy proceeds due upon death or maturity will remain on deposit with the Order and accumulate interest at not less than the current rate paid on funds left with the Order under the member or beneficiary option until: (1) the payee reaches full legal age or has been legally restored or (2) the payee's legal guardian elects one of the available settlement options.

In states where such payment can be legally made, benefits may be paid to the legally appointed guardian or to a minor's natural guardian.

Owners or their beneficiaries are entitled to all options available in the policy and all other options in effect at the time the request is made.

Section 57

Reserved

Section 58

If one or more designated beneficiaries predeceases the insured or is an institution or entity not in existence at the time of payment and, if no other or further disposition of its share has been made, the Insurance Benefit will be paid in full to the surviving beneficiary or beneficiaries. Each shares pro rata, as provided in the policy. The beneficiary or beneficiaries must furnish satisfactory proof of death or non-existence of the other beneficiary or beneficiaries.

Section 59

In the event of the death or non-existence of all beneficiaries designated by the owner before the insured's death and provided no other or further disposition has been made, the benefit will be paid in the following manner:

(A) To the owner or owner's estate.

(B) If there is no owner or owner's estate, the amount payable under the policy will be payable to the insured's surviving spouse. If there is no surviving spouse, the amount payable under the policy will be payable equally to the insured's surviving children (including children by adoption). Children (including children by adoption) of the insured's deceased child will receive their deceased parent's share. If there are no surviving children of the insured's deceased child, the amount payable under the policy will be payable to the insured's surviving parents or parent. If there is no surviving parent of the insured, the amount payable under the policy will be payable to the insured's surviving brothers and sisters.

Section 60

No action at law or in equity will be brought or maintained on any cause or claim arising from membership in the Order on any Insurance Benefit policy previously or subsequently issued, unless the suit is commenced within five years from the date of the insured's death or the date the cause of action accrues. If the law governing the policy prohibits the five-year period, then the period will be the shortest period permitted by the law governing the policy.

Section 61

An insured's disappearance, with whereabouts unknown and whose disappearance continues for a length of time under circumstances that, according to common law or any state's provisions or country's statutes where the Order is licensed to do business, a presumption arises that the insured is dead, will create no liability on the Order's part upon the policy, unless the presumption of death is established by a decree of a court of competent jurisdiction or unless a surety bond, satisfactory to the High Court, is furnished, indemnifying the Order against the insured's reappearance.

Manner of Payment of Assessments

Section 62

The High Court/Board of Directors has the authority to withhold any local court reimbursement amount.

Any court will be automatically suspended for failure to pay, before the first day of the quarter following the due date, any amount due the high secretary-treasurer/chief financial officer or state jurisdiction.

Following a court's failure to make payment to the High Court or after a state jurisdiction notifies the high secretary-treasurer/chief financial officer that a local court has not paid any amount due, the high secretary-treasurer/chief financial officer may suspend the local court.

The high secretary-treasurer/chief financial officer will report the court's suspension to the high chief ranger/president. The high secretary-treasurer/chief financial officer will then mail a notice of suspension, giving cause and date of suspension, to the local court's chief ranger, recording/financial secretary, and treasurer. The high secretary-treasurer/chief financial officer will also notify the respective state chief ranger and state secretary of the local court's suspension.

Section 63

A local court suspended under Section 62 provisions may be reinstated upon payment of all amounts due the high secretary-treasurer/chief financial officer or if the state jurisdiction notifies the high secretary-treasurer/chief financial officer that all amounts due have been paid.

Section 64

A local court, suspended under the provisions of Section 62, failing to reinstate itself as provided in Section 63 may be merged and have its charter revoked by order of the High Court/Board of Directors.

Section 65

Any member in good standing in a local court suspended under the provisions of Section 62 may remain in good standing by

continuing to pay to the high secretary-treasurer/chief financial officer all premiums due under the member's policy and, within constitutional time, any other required payments during the local court's suspension.

Section 66

When a local court merges as provided in Section 64, each court member who continues in good standing in the Order, as provided in Section 65 may, within 30 days of the court's merger, apply in writing to the high secretary-treasurer/chief financial officer for transfer to another local court.

Benefit Policies

Section 67

A beneficiary designation may be changed at any time by filing a written notice, satisfactory to the Order, at the home office. A change of beneficiary becomes effective only when the high secretary-treasurer/chief financial officer endorses the written notice.

The change takes effect and is retroactive to the date the owner signed the beneficiary change request. This effective date applies whether or not the insured is living at the time of the high secretary-treasurer/chief financial officer's endorsement, but without prejudice to the Order because of any payment made before receiving the change of beneficiary designation in the High Court office.

Section 68

A policy's conditions and specific provisions concerning Insurance Benefits take precedence over the Order's Constitution and Bylaws wherever a conflict exists between the Constitution and Bylaws and the policy's conditions and provisions.

Section 69

A policy will be based on the mortality table on which the rates are computed, with interest at the applicable rate for that particular mortality table. Maintenance of funds

is mandatory to the full amount of the tabular reserve required by such standard, treating the first year as term insurance, if permitted by law.

Investment and Control of Funds

Section 70

All monies held by the Order, except amounts necessary to pay current liabilities, may be invested by the High Court/Board of Directors in investments that, now or in the future, may be authorized by Illinois state laws relative to investment of a fraternal benefit society's funds. Any investments may be converted into cash when, in the judgment of the High Court/Board of Directors, it becomes expedient or necessary.

Section 71

The Order's Investment Committee will include the high chief ranger/president, vice high chief ranger/vice president, high secretary-treasurer/chief financial officer, and two High Court trustees/directors appointed by the high chief ranger/president and confirmed by the High Court/Board of Directors. The Investment Committee is responsible for investing the Order's funds.

As of January 1, 2010, any High Court trustee/director wishing to serve on the Investment Committee must pass the LOMA Investment Principles and Institutional Investing test prior to committee appointment.

Section 72

The High Court/Board of Directors will select a bank with trust authority to act as custodian for the Order's securities. The High Court/Board of Directors will also arrange, by written agreement with the custodian, to keep required records of securities deposited.

Section 73

The High Court/Board of Directors will have full control of all the Order's investments. Between High Court/Board of Directors meetings, the Investment Committee may make

investments or convert any investment into cash, provided the decision is ratified by a majority of the Investment Committee.

Section 74

The High Court/Board of Directors is vested with full responsibility for the Order's funds. The High Court/Board of Directors is authorized to take any actions necessary to enforce Bylaws governing the Order's funds. The High Court/Board of Directors will periodically, as circumstances require, file with the custodian a certification of the signatures of officers who may authorize the deposit or investments withdrawals.

Trials by High Court

Section 75

The High Court/Board of Directors will sit as a trial board in all cases where charges are made against any local court. The High Court/Board of Directors may try a local court member for violation of the obligation or trust of office or violation of the Order's principles or laws.

Section 76

In cases tried by the High Court/Board of Directors, written charges must be brought by at least three Order members in good standing.

Section 77

As may best serve the case, the High Court/Board of Directors may appoint a commission, consisting of three High Court/Board of Directors or other Order members. The latter will be state chief rangers, local court chief rangers, past chief rangers, or past high court officers. This commission will take testimony of the case on trial and prepare and forward a written report to the High Court/Board of Directors for examination and action.

Section 78

All High Court/Board of Directors trials and testimony taken by a commission will be conducted as provided elsewhere in these Bylaws for local court trials.

A member of the High Court/Board of Directors, who is also a member of a local court on trial, is entitled to a voice but no vote.

Section 79

While on trial, a local court will not hold elections, install officers, or issue any member transfers. It will not distribute or transfer any funds or property, except in payment of lawful debts and current expenses. No officer allowance will be paid.

Section 80

If the Bylaws provide a penalty for the case, the High Court/Board of Directors will set the penalty for an accused found guilty. If the Bylaws provide no penalty, the High Court/Board of Directors may determine the penalty by a two-thirds vote.

Appeals to the High Court

Section 81

The High Court/Board of Directors will hear and decide all appeals resulting from any state jurisdiction decisions.

The High Court/Board of Directors will hear and decide all appeals from local courts suspended for nonpayment of obligations or amounts due.

Section 82

In all cases appealed to the High Court, the appellant will file a notice specifying grounds for appeal. This notice will be filed with the high secretary-treasurer/chief financial officer and the appropriate state jurisdiction secretary. The appellant must file this notice within 30 days from the decision date from which the appeal is made.

Within ten days, the state jurisdiction secretary will forward to the high secretary-treasurer/chief financial officer all records and documents regarding the case. Within 120 days following receipt of the appeal notice, the high secretary-treasurer/chief financial officer will present the appeal to the High Court/Board of Directors for a decision.

Section 83

All parties to a trial or an appeal brought before the High Court/Board of Directors are entitled to appeal the High Court/Board of Directors' decision to the Order's next national convention.

A notice specifying grounds for appeal must be filed with the high secretary-treasurer/chief financial officer within 60 days from the date of the High Court/Board of Directors' decision. The high secretary-treasurer/chief financial officer will then present the appeal and all records and documents concerning the case to the next national convention. The national convention will render a final and conclusive decision, binding on all interested parties.

Miscellaneous Provisions

Section 84

The Order's fiscal year begins on January 1 and ends on December 31. The four quarters of each year are January 1 to March 31, April 1 to June 30, July 1 to September 30, and October 1 to December 31.

Section 85

English will be the Order's official language for transaction of all business.

Section 86

No members, except executive officers, will have any authority, power, or right to represent or act as the Order's agent, except in the performance of duties specifically imposed by the Order's Constitution and Bylaws or by the express written direction of the High Court/Board of Directors or state jurisdiction. Any act or

procedure on the part of any officer, member, or local court contrary to or in conflict with the Order's Constitution and Bylaws is null and void.

Section 87

No local court or state jurisdiction officers or trustees may, directly or indirectly, serve as an officer or act as agent of any other society or company selling life insurance.

None of the following may serve as officer or trustee of a local court, state jurisdiction, or the High Court/Board of Directors. The same may not be elected or appointed as delegate or alternate delegate to a state jurisdiction convention or the national convention:

- Full or part-time employees of the Order,
- Agents,
- General Agents,
- Associate general agents, and
- Brokers, except those contracted prior to January 1, 1988

No High Court officers, trustees/directors, or their spouses may, directly or indirectly, serve as officers or act as agents of any other society or company selling life insurance.

Section 88

For purposes of this Constitution and Bylaws, the term Insurance Benefits means insurance and/or annuity policies.

Section 89

The Order's official publication, Catholic Forester, will be published and mailed periodically to the address of record for every member household in good standing, unless otherwise requested. Catholic Forester will be managed under the direction of the High Court/Board of Directors.

Section 90

No elected High Court officer or trustee/director may, directly or indirectly, as an owner, partner, stockholder, employee, director, consultant, or otherwise, bid on or enter into any contract with the

Order for services, tangible or intangible, that would result in that High Court officer or trustee/director obtaining monetary profit.

Section 91

The Order will completely indemnify to the full extent, now or subsequently permitted by law, any High Court trustee/director, officer, or employee who was, is, or has been threatened to be made a party to any contemplated, pending, or completed action,

(A) wherever the action may be brought,

(B) whether civil, criminal, administrative, or investigative;

(C) brought because that person is or was a High Court trustee/director, officer, or employee;

(D) against all expenses, attorney fees, judgments, costs, fines, and amounts paid in settlement actually and reasonably incurred by that person in connection with the investigation, defense, handling, negotiation, and settlement of any action, suit, or proceeding.

This right of indemnification is not conclusive of any other rights to which that person is entitled as a matter of law.

Amendments

Section 92

Any member of the Order in good standing has the right to propose to the national convention the amendment, substitution, or repeal of any part of the Order's Constitution and Bylaws.

Section 93

The number of votes needed to amend the Order's Constitution and Bylaws, Charter and Articles of Incorporation, or any of these documents' amendments will be no less than two-thirds of the elected delegates' and the High Court officers' and trustees/directors' votes.

Unless otherwise provided, all amendments will take effect on January 1 following the national convention's close.

Organization of State Jurisdictions

Section 94

For representation at a state jurisdiction convention held by the High Court/Board of Directors for the purpose of organizing a state jurisdiction:

Each local court within the state jurisdiction having an adult membership numbering no fewer than 20 and no more than 150 will elect one delegate and one alternate delegate.

Each local court within the state jurisdiction having an adult membership numbering between 151 and 300 will elect two delegates and two alternate delegates.

Each local court within the state jurisdiction having an adult membership numbering between 301 and 550 will elect three delegates and three alternate delegates.

Each local court within the state jurisdiction having an adult membership numbering between 551 and 800 will elect four delegates and four alternate delegates.

Each local court within the state jurisdiction having an adult membership of 801 or more will elect five delegates and five alternate delegates.

Only adult members carrying insurance benefits will be considered when determining the number of delegates and alternates.

Section 95

Delegates and alternates to the state jurisdiction convention will be elected at the local courts' regular meetings in January preceding the convention.

State Conventions

Section 96

State jurisdiction conventions will be held quadrennially and may convene any time during March, April, or May preceding the national convention. The high chief ranger/president may grant

permission for state jurisdictions to hold conventions at times other than during March, April, or May preceding the national convention.

State jurisdiction conventions may be held in a city designated by the preceding state jurisdiction convention or by the state jurisdiction.

The state jurisdiction convention membership will include the state jurisdiction spiritual director, state jurisdiction elective officers and members, and delegates elected by the local courts within the state jurisdiction.

No local court having an adult membership of fewer than 20 is entitled to representation at a state jurisdiction convention.

Each local court having an adult membership between 20 and 150 will elect one delegate and one alternate delegate.

Each local court having an adult membership between 151 and 300 will elect two delegates and two alternate delegates.

Each local court having an adult membership between 301 and 550 will elect three delegates and three alternate delegates.

Each local court having an adult membership between 551 and 800 will elect four delegates and four alternate delegates.

Each local court having an adult membership of 801 or more will elect five delegates and five alternate delegates.

Before being admitted to a state jurisdiction convention, delegates must present Credential Form 115 from their local courts verifying that they are legally elected and qualified.

Only adult members who carry insurance benefits and are in good standing may be considered when determining the number of delegates and alternates. Before any delegates can be elected, the local court must give no less than ten days notice to all adult members of the date, time, and place of election.

Before delegates can be admitted to a state jurisdiction convention, the local court must be in good standing, having filed the required High Court documents. This paragraph does not apply to membership of a newly organized court.

Section 97

Delegates and alternates must have been regular adult members in good standing with their court for one full year before March 1 of the state jurisdiction convention year.

The one-year court membership requirement will not apply to members whose court(s) has/have been merged; however, delegates and alternates must still be regular Order members for one full year.

A local court's state convention count is based on the number of adult members in good standing as of December 31 of the year preceding the convention.

Section 98

A Catholic Order of Foresters adult regular member in good standing (A) is a Catholic in union with Rome and (B) carries Catholic Order of Foresters Insurance or annuity benefits.

Section 99

State jurisdiction convention officers will include spiritual director, chief ranger, vice chief ranger, secretary, treasurer, or secretary-treasurer, and such trustees as provided for in Constitution and Bylaws Section 114. These officers remain in office until their successors are duly elected or appointed and qualified. Their term of office and expense allowance begins July 1 following the state jurisdiction convention.

The spiritual director is permitted a voice but no vote in the convention, unless an elected delegate.

The state chief ranger may appoint two sentinels and two conductors as state jurisdiction convention officers. They will have no voice or vote in the convention, unless they are regularly elected delegates. Their term of office and duties end with the convention's conclusion.

Section 100

Unless prohibited by Section 98, any regular member in good standing belonging to the Order for at least one year is eligible for any state jurisdiction elective office or national convention delegate or alternate position.

Section 101

All past High Court officers and trustees/directors and past state jurisdiction officers and trustees in good standing are entitled to honorary seats. All members in good standing are entitled to admission to state jurisdiction convention sessions.

Section 102

Delegates are to present themselves on the day and place designated by a state jurisdiction for its convention. Prior to being admitted, delegates will present their credentials to the Credentials Committee for acceptance. The Credentials Committee will be appointed from the state jurisdiction's officers.

All accredited and accepted delegates will take the following pledge of office:

“We, the delegates of the local courts of the jurisdiction of (name of jurisdiction) of the Catholic Order of Foresters, do pledge that we will hold allegiance to this convention, be loyal thereto, and that we will perform our duties as members of the convention to the best of our ability.”

Powers and Duties of the State Convention

Section 103

State jurisdiction conventions will convene at the time specified in the Catholic Order of Foresters Constitution and Bylaws or at a time approved by the high chief ranger/president, if permission has been granted for another time and if a quorum is present.

In the absence of one or more officers, the state jurisdiction chief ranger may make appointments pro tem to fill vacancies. In the absence of the chief ranger, the vice chief ranger may preside. If neither the state jurisdiction chief ranger nor the vice chief ranger is present, a temporary organization may be affected by election.

Section 104

Two-thirds of a jurisdiction's accredited delegates constitute a quorum for the transaction of all business. A lesser number may adjourn from time to time.

Section 105

Each state jurisdiction convention will adopt an order of business and Bylaws for governing itself and the state jurisdiction. These Bylaws are subject to High Court/Board of Directors approval and must not conflict with the Order's Constitution and Bylaws, any statutes of the state where the state jurisdiction operates, or any law that would violate the charter granted to the Order by the state of Illinois.

The Order's Constitution and Bylaws supersedes state jurisdiction Constitution and Bylaws regardless if the state jurisdiction Constitution and Bylaws were enacted prior to the Order's Constitution and Bylaws.

Section 106

Each state jurisdiction convention will decide all cases of contested delegations and take proper action on all regularly presented petitions.

Section 107

Each state jurisdiction convention will pay all convention members' expenses. These expenses may include a per diem and the actual transportation cost, by the shortest route, from the local court location.

At the time the call to the convention is issued, a state jurisdiction will designate the per diem amount and number of days for which the per diem will be paid.

No convention delegate, unless excused by the convention, will be paid for any absence shown by the roll calls. When a state jurisdiction arranges for a special group transportation rate and route, no member is entitled to a larger transportation allowance than that established rate.

Section 108

A state jurisdiction convention may by resolution recommend to the High Court/Board of Directors or national convention any measure it believes necessary for the Order's advancement and best interests.

Section 109

The election of state jurisdiction officers and trustees and national convention delegates and alternates will take place at the state convention.

Section 110

One delegate and one alternate for each delegate will be elected to the national convention for the first 500 insured adult members in the same jurisdiction.

An additional delegate and alternate will be elected for each additional 500 insured adult members or for a major fraction of adult members in the same jurisdiction, provided each state jurisdiction now and subsequently organized with High Court/Board of Directors approval, is entitled to at least one delegate. Delegates and alternates will be elected at the state jurisdiction convention's last regular session, preceding the Order's national convention. Delegates and alternates will hold their respective terms of office for four years beginning August 1 following election.

Using December 31 of the year preceding the Order's national convention as criteria, the high secretary-treasurer/chief financial officer will determine the number of adult members in a state jurisdiction.

Section 111

National convention delegates and alternates must have the same qualifications as state jurisdiction convention delegates.

Section 112

Within ten days following delegate elections, each state jurisdiction secretary must forward to the high secretary-treasurer/chief financial officer a photocopy of each elected delegate's national convention credentials

If an elected delegate's properly completed credentials to the national convention are not submitted within fifteen days following the state convention, the Credentials Committee has the authority to decide that the state court's subsidy for the next quarter be forfeited.

Section 113

A state jurisdiction convention will incorporate into its Bylaws provisions for nomination and election of state jurisdiction officers, trustees, and delegates to the national convention; for state jurisdiction officer duties; for all necessary committee appointments and duties; and for state jurisdiction hearings of local court appeals.

State Court Powers and Duties

Section 114

A state court will include the following officers: spiritual director, chief ranger, vice chief ranger, secretary, treasurer (or secretary-treasurer), and as many trustees, not to exceed nine, as provided in the Bylaws. No state jurisdiction may have more than seven trustees, unless it has a membership exceeding 5,000 regular adult members.

The offices of secretary and treasurer may be combined.

Section 115

No more than two state court elected or appointed officers or trustees may be members of the same local court. In the event a state jurisdiction has twenty or fewer local courts, the state youth director may be from the same local court as two elected officers or trustees.

Section 116

The state court chief ranger will appoint a state jurisdiction spiritual director. It is the state jurisdiction spiritual director's privilege to conduct all state jurisdiction convention and state court religious services. When present, the state jurisdiction spiritual director may be requested to open and close sessions with prayer. The state jurisdiction spiritual director may advise the state court in all religious and spiritual matters. Advice in these matters will be respected.

The spiritual director is permitted a voice but no vote at state court meetings.

Section 117

The state court will appoint a qualified state jurisdiction member in good standing as state youth director. The state youth director is permitted a voice and a vote at state court meetings.

Section 118

The state court will act on all petitions, hear all local court appeals, and render all decisions. The appellant and the appellee, however, are entitled in every case to an appeal from the state jurisdiction to the High Court/Board of Directors.

Section 119

The state court may sit as trial court on all charges lodged against a local court within its jurisdiction. The state court may also sit as trial court on all charges lodged against any jurisdiction member for violation of the obligation or trust of office or for violation of any section of the Order's Constitution and Bylaws.

Trials will be conducted in the main as provided in the Constitution and Bylaws for local court trials. Two-thirds of state court members will constitute a quorum for hearing and determining charges in cases where they sit as jurors. If a member is or has been on trial in a local court, the state court will acquire jurisdiction, by appeal only, on any charge or charges against the member on trial.

Section 120

It is the state court secretary's duty to forward to the High Court/Board of Directors and local courts in the state court's jurisdiction a semi-annual financial statement of state court receipts and an itemized account of expenditures.

Immediately following each state convention, the state secretary will forward to the High Court/Board of Directors and local courts in the state court's jurisdiction copies of any reports submitted to that convention.

Section 121

Upon written High Court/Board of Directors approval, a state jurisdiction in financial need may levy a special assessment on local courts within its jurisdiction. The state jurisdiction will submit

cause for and furnish statements documenting and justifying need to the High Court/Board of Directors.

Each assessment a state jurisdiction levies and calls is due and payable by every local court in the jurisdiction on the first day of the month following the quarter the assessment is called. Any court failing to pay such assessments before the first day of the succeeding quarter receives automatic suspension.

Section 122

All payments of expenditures require the signature of two state court officers. One signature must be that of state treasurer.

Membership

Regular Membership

Section 123

Any person qualifies for regular membership in the Order who possesses good moral character and exemplary habits, is at least eighteen years of age, has an Insurance Benefit contract, and fulfills all requirements of the Catholic Church in union with Rome for membership in good standing with the Church, as defined in Section 124.

Section 124

No person is eligible for regular membership in the Order who has been expelled from the Order for any reason, is knowingly a member of any society antagonistic to the Catholic Church, has been excommunicated, or is not permitted in the external forum to participate in the Church's sacramental life.

To continue membership in good standing in this Order, a member must remain a Catholic in union with Rome. Any suspension because of failure to remain a member of the Catholic Church will not affect a member's Insurance Benefits.

Section 125

Every eligible person seeking regular membership in the Order will be proposed for membership in the manner and form herein prescribed.

Section 126

Every proposed applicant for regular membership will furnish any information required by the signed application or other required forms.

Section 127

A recommendation for regular membership must be endorsed and signed by a member of the Order in good standing who certifies that the proposed member is a practicing Catholic in union with Rome and is worthy of Catholic Order of Foresters membership. The recommending member will also certify that the applicant's statements are true.

Any member who knowingly recommends any person unfit for or ineligible for regular membership will, upon conviction, be expelled from the Order, losing social and fraternal privileges. The member's Insurance Benefits will not be affected.

Section 128

Neither an applicant nor an applicant's designated beneficiary has any rights in or claim against the Order before the applicant makes the prescribed payments and signs the Obligation of the Order.

Limited Membership

Section 129

The Order may accept as insurance members a limited class of non-Catholic persons. These limited members are not entitled to any fraternal benefits or rights, including holding office in the Order, serving as any convention's delegate or alternate delegate, or attending any of the Order's business or fraternal meetings.

Limited membership includes the following:

(A) The non-Catholic spouse or children of a current or prospective Insurance Benefit Member.

(B) The non-Catholic parent, stepparent, stepchild, grandparent, or grandchild of a current or prospective Insurance Benefit Member.

(C) The non-Catholic beneficiary of a Insurance Benefit Member who elects a benefit option available under the benefit certificate's terms or is created or allowed by operation of law.

(D) Non-Catholic benefit certificate owners whose certificates are acquired by virtue of a merger or consolidation of the Order with another fraternal benefit society or as part of a group association.

(E) Non-Catholic employees of a Catholic institution that purchases a Catholic Order of Foresters' product.

(F) Non-Catholic individuals who acquire a COF product through an agent licensed with another Catholic fraternal benefit society.

Section 130

Reserved

Section 131

Reserved

Funds and Property

Section 132

All fees, payments, dues, allowances, and court reimbursements will be placed in and constitute a state and local court's fund. This fund will be used solely to pay necessary court costs in connection with actual court operating expenses.

All expenditures require the signature of two local court officers. One signature must be that of the local treasurer or financial/recording secretary.

Section 133

As provided in the Order's Charter and Constitution and Bylaws, all court funds and property are held in trust for the Order's benevolent objectives and for necessary costs in the court's actual operation. Donating in excess of 25 percent per year for other purposes, spending, or dividing these funds among members is a violation of the Order's Charter, trusts, and Constitution and Bylaws. The penalty for violation is expulsion.

In the event of a local court merger, funds remaining in the local court's treasury revert to the High Court or to the accepting local court. Local court funds abandoned by a local court or local court officers revert to the High Court. This section's provisions shall also apply to merged or disbanded state courts.

Local Courts

Local Court Meetings

Section 134

Every local court is required to hold regular meetings at a time and place fixed by the local court's Bylaws or by state law. Not less than five members will constitute a quorum for any court's business transactions.

A regular meeting may, by a two-thirds vote of members present at the preceding meeting, be postponed to a day selected at that meeting. The recording secretary must notify court members of a meeting's postponement.

Section 135

Special local court meetings may be called by a two-thirds vote of members present at any regular meeting, by the chief ranger or, in the latter's absence, by the vice chief ranger. Only the special business for which the special meeting has been called may be transacted. The recording secretary must notify court members of any special meeting and business to be conducted.

Local Court Officers, Election and Installation

Section 136

Annual elections of chief ranger, vice chief ranger, recording secretary, treasurer, and up to three trustees must be held during the court's September, October, or November meeting. Elections will be conducted by printed or hand-written secret ballot or another method approved by court members present at the meeting. A member receiving the majority of votes cast will be declared elected to that office.

During the local courts first regular September, October, or November meeting, the financial secretary may be appointed to majority vote of the newly elected offices. This appointment is subject to High Court approval. All local court officers will hold office for one year beginning January 1.

Section 137

Before a local court holds an election or makes an appointment to fill an office, the local court will designate its officers' expense allowance.

Before a local court holds an election or makes an appointment to fill an office, it will set the amount of bond for the financial/recording secretary, treasurer and, if needed, any other officers. The financial/recording secretary's and treasurer's bonds will be no less than the amount set by the guarantee or surety company selected by the High Court/Board of Directors. The local court will pay the premium for bond coverage greater than the minimum amount.

Section 138

If the surety company furnishing a bond withdraws the bond anytime during a local court treasurer's or financial/recording secretary's term of office, the office will be declared vacant and a successor immediately elected or appointed.

The offices of local court financial/recording secretary, if combined, or the financial secretary cannot be combined with the office of treasurer.

Section 139

For officers required to furnish a financial surety bond, the recording secretary must provide the high secretary-treasurer/chief financial officer with the officers' names and addresses, the amount of each officer's court-designated bond, and any other required information and reports by the date prescribed by the High Court.

Local Court Committees and Reports

Section 140

Each year an Auditing Committee will be appointed at every local court's final December meeting. This Auditing Committee should consist of three members, one of whom should have served on a prior Auditing Committee. The Auditing Committee's duty is to examine and audit books and accounts of the local court secretaries, treasurer, and other officers and committees in charge of receipts and monies.

Prior to February 28th of each year, the Auditing Committee will present its report. This audit report, presented on High Court forms, will show the preceding year's receipts and expenditures and cash balances on hand in any funds.

The audit report will also indicate whether the treasurer or a specific bank or banks hold(s) local court funds, under what or whose name the local court funds are deposited, and whether the treasurer presented a certificate from a specific bank or banks showing a sufficient amount on deposit to equal the balance shown in the Auditing Committee's report.

Section 141

A local court must comply with High Court/Board of Directors requirements in order to receive its court reimbursement and youth allowance and to avoid cancellation of its surety bond.

Trials by Local Courts

Section 142

Except in cases of premium nonpayment, every member is entitled to a fair trial for alleged offenses, involving reprimand, suspension, or expulsion.

Section 143

No member may be put on trial unless written charges are filed specifically outlining the alleged offense and the High Court Constitution and Bylaws section violated. Charges must be filed with the chief ranger and signed by the member or members making the charges.

Section 144

Charges will be read at a regular local court meeting and, on majority vote, will be referred to a Trial Committee. The Trial Committee will be appointed immediately. The Trial Committee's duties are specified in Sections 146 to 153, all inclusive, of the High Court Bylaws.

Local Court Trial Committees

Section 145

In every case, a Trial Committee will consist of twelve court members in good standing. Trial Committee members must have no previous relationship, except court membership, with the accused member(s).

Section 146

A Trial Committee, immediately after its appointment, will meet, organize, and select a chairperson from its own members. The Trial Committee will also select a secretary who is a member of the Trial Committee, court, or Order. The Trial Committee may appoint a prosecutor who is not a committee member, but who must be an Order member.

The Trial Committee may also appoint a doorkeeper who should be a court member. The Trial Committee will make all preliminary arrangements, fix the time and place for the trial session, and issue a summons to all interested parties.

Section 147

Eight members of a Trial Committee will constitute a quorum at any committee sessions.

Section 148

At least fifteen days before trial, the local court recording secretary will furnish the accused member with a copy of charges. The accused member may engage counsel. If the accused member does not reside within the jurisdiction, the member will be represented by this counsel and tried as if present.

Section 149

At least five days before a trial session, the Trial Committee secretary will summon the accused to appear for trial, with witnesses, at a place and time designated by the committee. This summons may be served by registered letter. The secretary will keep a copy of the summons, noting in writing how and on what date the summons was served.

The trial secretary will also summon, in sufficient time, all prosecution witnesses for trial appearance and will keep a record of testimony taken. As soon as possible following a trial's close, the trial secretary will present the testimony and records along with the Trial Committee's findings to the local court chief ranger.

Section 150

Nonmembers of the Order, except testifying witnesses, are not permitted to be present at any trial. A record must be kept of the proceedings.

Section 151

If, after having been served with notice of the trial's time and place, an accused refuses or neglects to stand trial, that action will be considered a default. The penalty is expulsion. Expulsion does not affect the member's policy Insurance Benefits.

Section 152

The Trial Committee is to find that the charges "are sustained" or "are not sustained." The majority of ballots cast by Trial Committee members present determines the finding. The Trial Committee will include these findings in the report signed by the chairperson and secretary and presented to the local court chief ranger.

Section 153

If the local court approves the Trial Committee's report finding that charges "are not sustained," the accused member will be declared not guilty.

Section 154

If the local court approves the Trial Committee's report finding that charges "are sustained," the accused will be declared guilty. The chief ranger will impose the penalty, if one is provided for the offense.

Section 155

Local court officers will read the trial testimony and determine a penalty. Available options include expulsion, suspension, or reprimand. The penalty will be determined by ballot in the following manner:

- If two-thirds of the ballots cast are for expulsion, that penalty will be imposed.
- If less than two-thirds of the ballots cast are for expulsion, but the number for expulsion combined with the number cast for suspension amounts to two-thirds, the penalty will be suspension. Local court officers will determine the suspension's length however, suspension will not exceed three months.
- If the votes cast are not sufficient to fix a penalty of suspension, then the chief ranger will deliver a reprimand at a court meeting.

Section 156

Reserved

Section 157

A member subject to reprimand will be summoned by the local chief ranger to appear at a regular court meeting. If the member does not appear as requested, the member will be suspended from

all membership privileges. If the member does not appear within three months, the member will be expelled; however, expulsion will not affect the member's policy Insurance Benefits.

Appeals

Section 158

Either party to a trial conducted according to these High Court Bylaws or any member feeling aggrieved may appeal a local court's decision to the state court. To appeal, the member must file a notice setting grounds for appeal. This notice must be filed with the local court recording secretary and the state court secretary within 30 days of the trial's end. The local court recording secretary will, within ten days, send all documents pertaining to the case to the state secretary. The state secretary will then bring the matter before the state court, which will render a decision as soon as practical.

Section 159

Within five days, the recording secretary will notify the accused member of the state court's decision. If no notice of appeal is received within the time specified in Section 158, the decision of the court will stand as final.

Payment of Premiums and Assessments

Section 160

All premium payments are due and payable to the High Court office following billing statement receipt. Payments will be at rates stated in the policy. Premium payments are due on the first day of the month stated in the policy.

Any member failing to make premium payments before the 30th day following the due date will be suspended from the court and Order unless the member has other policies in force. Any member suspended for payment failure will forfeit all membership privileges and Insurance Benefit rights, except non-forfeiture options granted by the Constitution and Bylaws or by the Insurance Benefit policy's terms.

Section 161

Each assessment levied and called by the High Court/Board of Directors or a state jurisdiction, is due and payable, on the first day of the following quarter for which the assessment is called. Any local court failing to pay before the first day of the succeeding quarter will be automatically suspended.

Section 162

All member premium payments are to be paid to the High Court office. Any other officer or member receiving any member's premium payment will be considered the member's agent. Any money paid to this agent or member will not be construed as the member's premium payment until the agent remits the money to the High Court office. All benefits in a member's policy will be paid in legal tender.

Suspension of Members

Section 163

A member may be suspended if convicted for willful violations of the Order's Constitution and Bylaws or the local court's Bylaws. A member may be suspended from all fraternal benefits; however, this suspension does not affect the member's policy insurance benefits.

Section 164

Ipsa facto suspension will occur on the day and date declared or when the time expires for complying with a specified requirement. The date of any other suspension will be the day on which the suspension is imposed.

Section 165

Neither a suspended member nor a suspended member's beneficiaries are entitled to claim any benefits from the court or Order during the member's suspension and before reinstatement, except policy Insurance Benefits rights conferred by the laws of any states governing the policy.

Section 166

Whenever a member suspended for premium nonpayment desires reinstatement, a request in accordance with the member's policy terms and provisions must be addressed to the High Court.

Section 167

The High Court will report to the local court's financial/recording secretary all suspensions for nonpayment of High Court premiums or for any other reason.

Reinstatement of Suspended Member

Section 168

Every member, suspended for a reason other than premium nonpayment, desiring membership reinstatement will file an application with the local court financial/recording secretary or the high secretary-treasurer/chief financial officer. The reinstatement request must be filed according to High Court/Board of Directors requirements.

Section 169

Every member suspended for premium nonpayment or noncompliance with all section requirements of the Catholic Church in union with Rome for membership in good standing in the Church will file a reinstatement application. Every member suspended for any other cause must file a reinstatement application before the suspension's expiration date.

Section 170

Every reinstatement application must include the member's written and signed declaration giving the date and cause of suspension. Every reinstatement application must also include a statement of the applicant's present health condition.

Section 171

Every reinstatement application must include a payment to the Order, sufficient to cover all indebtedness should the member be reinstated. This payment must cover indebtedness up to and including the reinstatement date. If the member is not reinstated,

the payment will be returned to the member, member's heirs or legal representatives.

Section 172

The Order will reinstate a member suspended for premium nonpayment, if that member complies with all Constitution and Bylaws requirements applicable to the case and upon approval by the medical director and high secretary-treasurer/chief financial officer.

Section 173

Any of the Order's officers suspended for any cause will forfeit the office held. Reinstatement to membership will not automatically reinstate the officer to the previously held office.

Section 174

A suspended member will be reinstated, if found to have complied with all applicable requirements of the Bylaws.

Section 175

Any suspended member's reinstatement application will be rejected, if it is found the suspended member has not complied with all requirements of Bylaws applicable to the case. The member's name will be stricken from court membership; however, a new application may be filed at a subsequent date.

Section 176

A suspended member's deposit paid to the high secretary-treasurer/chief financial officer, covering indebtedness to the Order in the event the member is reinstated, will not be construed as a waiver of suspension. If a member is not reinstated, the high secretary-treasurer/chief financial officer will return the deposit to the member, member's heirs, or legal representatives.

Section 177

Any person who, according to High Court Bylaws, forfeited reinstatement or whose reinstatement application was rejected

or declared void is eligible and may be proposed as a new membership applicant in any of the Order's courts.

Section 178

Between the reinstatement application filing and formal action taken to reinstate a suspended member, neither the suspended member nor the member's beneficiaries have any right or title in or claim against the local court or the Order.

Member Expulsion

Section 179

Any member will be expelled ipso facto if convicted of a felony or when membership in good standing with the Catholic Church in union with Rome ceases. However, expulsion does not affect the member's policy Insurance Benefits.

Section 180

A member or suspended member will be expelled from the Order for failing, neglecting, or refusing to deliver any High Court or local court books, accounts, or other property in the member's control or possession within ten days of written demand, served personally or by registered mail, by any High Court or state jurisdiction authorized officer or representative, any High Court or local court books, accounts, or other property in the member's control or possession.

A member or suspended member will be expelled from the Order for failing, neglecting, or refusing to surrender any money in the member's control or possession that belongs to the High Court or local court or for which a judgment against the member has been obtained. This expulsion does not affect the member's policy benefits.

Miscellaneous Provisions

Section 181

The Order's Constitution and Bylaws is binding on the Order, every member, and all beneficiaries. No local body, local officers, or members have authority to waive any Constitution or Bylaws provisions. The entire contract between the Order and the policy owner includes the following, with all amendments to each:

- Articles of Incorporation and the Order's Constitution and Bylaws,
- The policy with all riders and endorsements,
- Application for membership,
- Declaration of insurability, if used instead of a medical examination,
- Any part of the medical examination signed by the applicant.

All policy owners, insureds, and beneficiaries are bound by any changes, additions, or amendments to the Articles of Incorporation or the Constitution and Bylaws enacted following an Insurance Benefit policy's issuance. Any changes will govern and control the agreement in all respects, as though the changes, additions, or amendments had been made and were in force at the time of membership application.

Benefit policies previously and subsequently issued are incorporated by the reference into the Order's Constitution and Bylaws and form a part of the Order's Constitution and Bylaws as though written therein.

Section 182

The words member, owner, policy owner, or insured, appearing anywhere in the Order's Constitution and Bylaws, membership application, policy, or other forms, refer to both male and female

members. A masculine pronoun appearing anywhere in the Order's Constitution and Bylaws, membership application, policy, or other forms refers to both male and female members.

Arbitration

Section 183

(A) This section's purpose is to prescribe the sole means to present and resolve grievances, complaints, or disputes between insured members, certificate or policy owners, or beneficiaries and the Order or its directors, officers, agents, and employees relating to the Order's Insurance Benefit products (for instance, benefit certificates or policies and annuities). Procedures set forth in this section are meant to provide prompt, fair, and efficient opportunities for dispute resolution consistent with the fraternal nature of the Order without the delay and expense of formal legal proceedings.

(B) Except as expressly limited in this paragraph, this section applies to all past, current, and future Insurance Benefit certificates or policies, members, insureds, certificate or policy owners, beneficiaries, and the Order. It applies to all claims, actions, disputes, and grievances of any kind or nature whatsoever relating to the Order's Insurance Benefit products.

It includes, but is not limited to, claims based on breach of benefit 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 Order or its directors, officers, agents, or employees.

To the extent permitted by applicable law, this section applies to all claims, actions, disputes, and grievances brought by the Order or its insured members against other members, certificate or policy owners, or beneficiaries with respect to the Order's Insurance Benefit products.

In the event that a court or arbitrator of competent jurisdiction deems any party or claim in a dispute not subject to this section, this section shall remain in full force and effect as to any remaining parties or claims involved in such dispute.

This section does not apply to any claims or disputes relating to major medical insurance certificates or pension or retirement benefit plans for the Order's employees. This section also does not apply to claims or disputes made after the applicable statute of limitations have expired.

(C) No lawsuits or any other actions may be brought for any claims or disputes covered by this section.

The following are the steps and procedures for presenting and resolving disputes:

- i. Appeal of the dispute to a designated reviewer within the Order as appropriate to the dispute.
- ii. If an appeal as provided in (i) above does not result in a mutually satisfactory resolution, either party has the right to have the matter mediated in accord with the applicable mediation rules of the American Arbitration Association.
- iii. If mediation does not result in a mutually satisfactory resolution, the matter will be resolved by binding arbitration administered by and in accordance with the applicable arbitration rules as prescribed by the American Arbitration Association as applicable to the type of matter in dispute. The arbitrator's decision shall be final and binding, subject only to the right to appeal such decision as provided in the arbitration rules and applicable law.
- iv. The member or Insurance Benefit certificate or policy owner or beneficiary shall have the right to consult with legal counsel of his/her choosing at any time at his/her own expense (unless, as provided in section (v) below, he or she is awarded attorneys' fees).

If an issue in 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 the Order agree to binding arbitration after the claim or dispute has arisen.

v. The administrative costs of the mediation and/or arbitration (including mediators' or arbitrators' fees and expenses, filing fees, reasonable and necessary court reporting fees) shall be paid by the Order. Provided, however, unless awarded pursuant to paragraph (vi) below, each party shall bear its own attorneys' fees, expert fees and discovery costs.

vi. This section's procedures are designed to afford individual members, Insurance Benefit certificate or policy owners, beneficiaries, and the Order a prompt, fair, and efficient means of resolving individual disputes. Accordingly, no disputes may be brought forward in a representative group on behalf of or against any "class" of persons, and the disputes involving multiple members or Insurance Benefit certificate or policy owners or beneficiaries (other than immediate family) may not be joined together for purposes of these procedures without the express written consent of both (a) all members and Insurance Benefit certificate or policy owners and beneficiaries affected thereby and (b) the Order.

vii. This section applies to any claim or dispute resolved through binding arbitration as provided in section (vi) above, and it applies to any action if a court or arbitrator of competent jurisdiction deems any party or claim in a dispute not subject to binding arbitration.

Except as expressly limited in this section, the parties to a dispute may be awarded any and all damages or other relief allowed for the claim in dispute by applicable federal or state law, including attorneys' fees and expenses if such attorneys' fees and expenses are deemed appropriate under applicable law. Exemplary or punitive damages may be awarded pursuant to federal or state statute or, if awarded pursuant to the common law, exemplary or punitive damages may be awarded but may not exceed three times the amount of compensatory damages.

viii. In the event that any Court or arbitrator of competent jurisdiction deems any portion of this section to be unenforceable or otherwise void under applicable law, this section's remaining portions shall remain in full force and effect.

Certification of High Court Officers

We certify that the preceding is a true and correct copy of the Catholic Order of Foresters Constitution and Bylaws as adopted at the 48th quadrennial session of the National Convention assembled at Green Bay, Wisconsin, August 17, 18, and 19, 2008. We also certify that the same is in full force beginning January 1, 2009.

David E. Huber

David E. Huber
High Chief Ranger/President

Stuart B. Buchanan

Stuart B. Buchanan
High Secretary-Treasurer/Chief Financial Officer

Bylaws Governing the Youth Department

Section 1

Children, from birth to actual age eighteen, who fulfill the requirements of the Catholic Church in union with Rome, may be admitted to the Youth Department under conditions determined by the High Court/Board of Directors. These conditions for admission must not conflict with any state's statutes or laws.

Section 2

The High Court/Board of Directors may periodically determine, within specified conditions noted in this document, requirements for Youth Department admission, policy forms, membership applications, and medical forms.

Section 3

No benefit will at any time be offered or promised through the Youth Department that exceeds the Insurance Benefits provided under the Table of Mortality on which a policy is issued. All youth benefit forms will be established on adequate rates, based on a mortality table, interest basis, and valuation standard approved by the states where the Order is licensed for business.

Section 4

The Order grants policies only upon receiving a written application, signed by a person qualified under state statutes to make the application. An Order member in good standing will sign the application verifying that the applicant fulfills requirements for membership.

Section 5

All applicants are required to submit a youth membership application, with a medical examination report, if required.

Section 6

If a youth membership application is rejected, all payments previously made are returned to the applicant. No repayment claims will be allowed for any other reason.

Section 7

The Order will provide adequate notice of any regular or special premium payment required under any policy. This notice will be issued in the same manner as provided under an adult policy and will be considered due notice, within the meaning of the Order's Constitution and Bylaws and any state statutes.

Section 8

All youth members will automatically transfer to adult membership upon their eighteenth birthday.

Section 9

Upon transfer of a youth member to adult membership, ownership of the youth policy remains with the original owner unless the owner consents in writing to the transfer of ownership to the youth member. All rights of all parties interested in such policy are always subject to the Order's Constitution and Bylaws and laws of the member's state.

Section 10

Youth members transferring to adult membership will be required to fulfill all adult membership obligations.

Section 11

If the owner dies or fails to pay the premium when due, youth policy ownership may be transferred to another adult who files written acceptance of the policy conditions and provisions. A person related to the youth must make the request.

Ownership may be transferred:

(A) if the owner consents in writing,

(B) at the request of the personal representative of the decedent's estate, or

(C) after the owner has been advised in writing, at the owner's last known address, that ownership will be transferred as requested.

Section 12

If the High Court/Board of Directors determines it advisable, local youth courts may be organized; however, initiation is not required. As determined by the High Court/Board of Directors, special organizers or youth directors may be employed to further youth membership interests. Youth members do not have a voice in the Order's management.

Section 13

Every youth policy is subject to changes, additions, or amendments made to the Order's Charter, Articles of

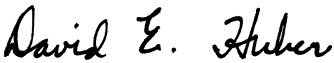
Incorporation, or Constitution and Bylaws. Any changes, additions, or amendments made will govern and control outstanding youth policies in the same manner and to the same extent as if they had been made and were in force at the time of the policy's application and issuance. They are binding on the owner, the member, and the beneficiary or beneficiaries.

Section 14

All sections of the Order's Bylaws apply to the youth membership, youth policies, and beneficiaries. These include all sections dealing with officer duties, beneficiaries, proofs of claims, time of bringing recovery of benefits action, waivers, receipts, receipt allocation and fund disbursements, membership transfers, business details, premium payments, dividends declarations, and failure to pay premiums consequences.

Certification of High Court Officers

We certify that the preceding is a true and correct copy of the Catholic Order of Foresters Constitution and Bylaws as adopted at the 48th quadrennial session of the National Convention assembled at Green Bay, Wisconsin, August 17, 18, and 19, 2008. We also certify that the same is in full force beginning January 1, 2009.



David E. Huber
High Chief Ranger/President



Stuart B. Buchanan
High Secretary-Treasurer/Chief Financial Officer

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