

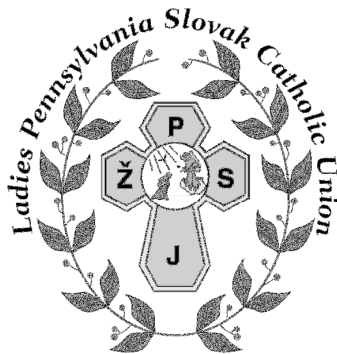
CONSTITUTION

-AND-

BY-LAWS

OF THE

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION



Under the Patronage of
Annunciation of the Blessed Virgin Mary

ORGANIZED NOVEMBER 21, 1898

Amended at the XL Convention held in
Pocono Manor, Pennsylvania
June 25, 2012

CERTIFICATION

We, Theresa A. Kluchinski, President and Mary Jo Savidge, Secretary-Treasurer, respectively, of the Ladies Pennsylvania Slovak Catholic Union do hereby certify that we have examined the Charter, Constitution and By-Laws of the said Union contained herein and that they are the Charter, Constitution and By-Laws of the said Union as revised, amended and enacted at the Fortieth Convention of the said Union on the 25 day of June, A.D., 2012, in Pocono Manor, Pennsylvania, by the required affirmative vote of the said Convention and as revised and amended in accordance with authority given by said Convention to the Board of Directors of said Union and that the said Charter, Constitution and By-Laws became effective on said date, to wit, June 25, 2012.

IN WITNESS WHEREOF, we have hereunto set our hands and affixed the corporate seal of the Ladies Pennsylvania Slovak Catholic Union this 10 day of July, A.D., 2012.

Theresa A. Kluchinski, President

ATTEST:

Mary Jo Savidge, Secretary-Treasurer

(SEAL)

INCORPORATION

**IN THE COURT OF COMMON PLEAS OF LUZERNE
COUNTY, PENNSYLVANIA**

IN RE: :
 : **No. 346 January Term, 1923**
INCORPORATION OF THE :
LADIES PENNSYLVANIA : **(Incorporated September 17, 1900,**
SLOVAK CATHOLIC UNION : **See Original Charter, recorded in**
 : **Luzerne County Charter Book**
(And as Amended as : **Vol. 5, Page 462.)**
Recited Herein) :

To the Honorable, the Judge of said Court:

The undersigned Petitioners, three of whom are citizens of the United States and the Commonwealth of Pennsylvania, respectfully represent:

That they are desirous of becoming incorporated agreeably to the provisions of the Act of the General Assembly of the Commonwealth of Pennsylvania, entitled: "An Act to provide for the incorporation and regulation of certain corporations," Approved the 29th day of April, A. D., 1874, and its Supplements, do hereby declare, set forth and certify that the following are the purposes, objects, articles, and conditions of the said corporation for and upon which they desire to become incorporated:

- I. The name if the corporation shall be Ladies Pennsylvania Slovak Catholic Union. [As amended January 11, 1923 (see Charter Book Volume 9, Page 289), and as amended February 11, 1949 (see Charter Book Volume 14, Page 574.)]
- II. The purpose for which the association has been formed is charitable and benevolent: to assist members and relatives, promote religion, temperance, and morality; to raise money by admission fees, fines and weekly or monthly dues from its members, for said purposes, and accumulate a fund to defray the expenses of burial of deceased members, and its other purposes; to provide for sick members and establish branch associations in the Commonwealth of Pennsylvania, and any other State or territory of the United States. Membership in said association shall be limited to bona-fide communicants, or members of the Catholic faith, Roman or Greek Rite, and to persons married to such bona-fide communicants. [As amended October 25, 1940 (see Charter Book Volume 13, Page 459), and as amended May 25, 1953 (see Charter Book Volume 16, Page 1).]
- III. The domicile of said Corporation shall be regarded as Hazleton, Luzerne County, Pennsylvania, and the principal place of business and headquarters shall be in Wilkes-Barre, Luzerne County, Pennsylvania, where its official business shall be transacted. [As amended January 31, 1923 (see Charter Book Volume 9, Page 289), and as amended May 11, 1931 (see Charter Book Volume 12, Page 58).]

- IV. The Corporation is to exist perpetually.
- V. The names and residence of the subscribers are as follows: Antonia Virusky, Freeland, Pa.; Paulina Petro, Hazleton, Pa.; Edmund Uffalussy, Wilkes-Barre, Pa.; Michael Lapchak, Hazleton, Pa.; John Marinko, Hazleton, Pa.; John Shigo, Freeland, Pa.; Andrew Hudak, Freeland, Pa.; Joseph Virusky, Freeland, Pa.; Martha Kuncz, Hazleton, Pa.; Maria Lapchak, Hazleton, Pa.; Anna Tkacs, Hazleton, Pa.; Maria Hanisek, Hazleton, Pa.; Maria Yeager, Hazleton, Pa.; Maria Pjatek, Mahanoy City, Pa.

The Corporation has no capital stock.

- VI. The number of Trustees of said Corporation shall consist of five. [As amended May 11, 1931 (see Charter Book Volume 12, Page 58), and further amended October 10, 1935 (see Charter Book Volume 13, Page 109).]
- VII. The Corporation shall be composed of the following officers: President, Vice President, Secretary, Treasurer and such other additional officers as the Corporation may create. All of these other officers are as follows: President, Antonia Virusky, Freeland, Pa.; Vice President, Maria Pjatek, Mahanoy City, Pa.; Secretary, Maria Lapchak, Hazleton, Pa.; Assistant Secretary, Anna Guman, Wilkes-Barre, Pa.; Treasurer, Anna Tkacs, Hazleton, Pa.; Trustees, Mary Hanisheck, Hazleton, Pa.; Martha Kuntz, Hazleton, Pa.; Elizabeth Gyurcsak, Mahanoy City, Pa. [As amended December 30, 1940 {see Charter Book Volume 13, page 459).]
- VIII. The association shall have power to organize, institute and create from time to time, subordinate lodges with ritualistic form of work and representative form of government, and to issue certificate of membership and make provisions for the payment of benefits in case of sickness, disability or death of its members, under such rules, by-laws and regulations as the corporation may establish, and not in conflict with the laws of the United States or of the Commonwealth. (Added by Amendment approved January 11, 1923, as recorded in Charter Book Volume 9, Page 289.)
- IX. The Association shall have power to organize, institute and maintain a Juvenile Branch for the admission of juveniles in accordance with the by-laws and regulations of the Association and the laws of the United States and of the Commonwealth of Pennsylvania, and for this purpose to maintain subordinate Lodges and issue Certificates of Membership with provisions for the payment of benefits and to administer and operate said Juvenile Branch generally. (Added by Amendment approved May 14, 1931, as recorded in Charter Book Volume 12, Page 58.)
- X. The power to make and amend by-laws shall be in the Convention of delegates, except that, in case of emergency or necessity, between Conventions, said by-laws may be amended, by referendum, under which the Executive Committee shall have the right to submit any amendments to the branches, to become effective and a part of the by-laws upon approval by a majority of the branches in good standing, and on the date of publication of said amendment with notice of such approval in the official publication. Further, should any provisions of the by-laws be or become inconsistent with the laws in force in any of the countries, states, or provinces where the Union does business, which would cause any suspension of any license to

carry on business in such State or place, the Executive Committee may amend or alter said inconsistent sections of the by-laws, including the tables of rates, so as to comply with such law or laws, and said amendments shall become effective when official notice of said amendments and such action is given in the official publication. In all events, said amendments shall be presented to the delegates at the next Convention for formal ratification. [Added by Amendment dated May 25, 1953 (see Charter Book Volume 16, Page 1).]

Witness our hands and seals of this 13th day of August, A. D. 1900.

ANTONIA VIRUSKY	(SEAL)
JOSEPH VIRUSKY	(SEAL)
JOHN SHIGO	(SEAL)
ANDREW HUDAK	(SEAL)
PAULINA PETRO	(SEAL)
MARY HANISEK	(SEAL)
MICHAEL LAPCHAK	(SEAL)
ANNA TKACS	(SEAL)
JOHN MARINKO	(SEAL)

May 11, 1931
October 10, 1935
October 25, 1940
February 11, 1949
May 25, 1953

Volume 12, Page 58
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Volume 14, Page 574
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**CONSTITUTION OF THE
LADIES PENNSYLVANIA SLOVAK
CATHOLIC UNION**

ARTICLE I

Name

The name of this organization is Ladies Pennsylvania Slovak Catholic Union, under the patronage of the Annunciation of the Blessed Virgin Mary. It was organized in Hazleton, Pennsylvania, and its present headquarters is in Wilkes-Barre, Luzerne County, Pennsylvania. The abbreviation herein adopted is LPSCU.

ARTICLE II

Purpose

The purpose of the LPSCU is to promote the moral, spiritual and material welfare of its members.

ARTICLE III

Objectives

The objectives of the LPSCU are:

- (a) To foster the spirit and practice of true fraternalism among its members.
- (b) To spread and foster the Catholic Faith.
- (c) To encourage and perpetuate an appreciation of our members' culture and heritage.
- (d) To instill patriotic zeal that members remain loyal citizens of the United States.
- (e) To provide affordable insurance products, annuities, and benefits to its members, through the collection and maintenance of funds.

ARTICLE IV

Faith

1. The Roman Catholic faith is the official religion of the LPSCU.

2. Members of the LPSCU must consider it their sacred duty to fulfill all religious obligations to God and the Church.

ARTICLE V Membership

1. To be eligible for membership, an applicant must agree with the purpose and objectives of the LPSCU.

2. Applicant must abide by all the laws and regulations of the LPSCU.

3. Applicant must apply for and be eligible to be issued a fraternal benefit certificate by the LPSCU.

ARTICLE VI Governing Bodies

1. The governing bodies of the LPSCU are (in order of succession):

- (a) National Convention
- (b) National Board of Directors
- (c) Executive Finance Committee
- (d) Court of Appeals

2. The National Convention, National Board of Directors and Executive Finance Committee meetings are governed and any procedural questions involving the meetings themselves will be based on the current edition of "Roberts' Rules of Order, Newly Revised."

ARTICLE VII National Convention

1. The National Convention is the highest governing body of the LPSCU.

2. The National Convention consists of the National Board of Directors, Honorary Officers, Court of Appeals and the delegates sent by various Branches.

3. The National Convention is held every four years at a site determined by the National Board of Directors after receiving suggestions from the previous National Convention delegates.

4. The purposes of the National Convention are:

(a) To receive reports concerning the condition of the LPSCU.

(b) To take expedient and proper action on the affairs and business of the LPSCU.

(c) To elect the Officers.

(d) To determine the salary of all the Officers, subject to annual increase based on cost of living index, except the Secretary/Treasurer.

5. The Credential Committee meets prior to the opening of the National Convention and submits a report to the National Convention regarding the number of registered delegates. The National Convention is the sole judge of the qualifications of its delegates and may refuse or grant any person the right to be a delegate.

6. A simple majority of the registered delegates constitutes the quorum necessary for the proper conduct of business at the National Convention.

ARTICLE VIII

National Board of Directors

1. The National Board of Directors consists of the following Officers:

Spiritual Advisor, President, Vice President, Chairperson of Trustees, four Trustees, Fraternal Activities Director, and Public Relations Director with the Secretary-Treasurer as a non-voting member.

2. The National Board of Directors receives per diem, traveling expenses, lodging and meals while traveling in the performance of services for the LPSCU. They receive the above mentioned expenses during the National Convention and while attending all meetings of the National Board of Directors.

3. At a meeting of the National Board of Directors a simple majority constitutes a quorum.

ARTICLE IX

Executive Finance Committee*

The Executive Finance Committee consists of the following: President, Vice President, Chairperson of Trustees, and the Secretary-Treasurer, who is a non-voting member.

ARTICLE X
Court of Appeals

At a meeting of the Court of Appeals three members constitutes a quorum.

ARTICLE XI
Amendments

1. Articles within this Constitution may be amended or suspended by a simple majority vote of the National Convention.
2. As stated in the Articles of Incorporation, between National Conventions, the Executive Finance Committee has the right to submit any amendment, as necessary, by referendum to the Branches in good standing; who are required to act upon said amendment within sixty (60) days of written notification from the Executive Finance Committee.
3. Notice of the amendment to the Articles with the Constitution, upon approval by the Pennsylvania Insurance Department, will be published in the official publication of the LPSCU and from and after the date of publication of said amendment, it will be in full force and effect, and will bind every member of the LPSCU.
4. If any of the Articles of this Constitution are inconsistent or in conflict with the laws in force where the LPSCU does business, the National Board of Directors, from time to time, by resolution, may amend the Articles within this Constitution so as to comply with such a law or laws. Notice of such amendment, upon approval by the Pennsylvania Insurance Department, will be published in the official publication of the LPSCU, and from and after the date of publication will be in full force and effect and will bind every member of the LPSCU and all those acquiring their legal rights from such a member.

***Note: Articles of Incorporation refers to Executive Committee; however the XXXVII National Convention held in 2000 renamed Executive Committee to Executive Finance Committee.**

ARTICLE XII
Gender Neutral Language

As the context requires, the Constitution and By-Laws, will utilize gender neutral language.

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**BY-LAWS OF THE
LADIES PENNSYLVANIA SLOVAK
CATHOLIC UNION**

**ARTICLE I
Application Process**

1. Applicant qualifying for membership as stated in the Articles of the LPSCU Constitution must successfully qualify under a non-medical application or must successfully pass a medical examination. The Application for Insurance will be forwarded to the National Secretary/Treasurer and then to the medical examiner for appropriate action. The applicant/insured becomes a member of the LPSCU upon receipt of the first assessed premium.
2. The LPSCU will pay the cost of a medical examination in such an amount as approved by the National Board of Directors.
3. In case of an epidemic, war, revolution or other unforeseen circumstances in any state of the U.S.A., or in any country where the LPSCU does business, the National Board of Directors has the power to reject new applications until regular and normal conditions are restored.
4. A member will pay for the death benefit applied for and approved according to the plan of insurance, as set forth in the table and rates published by the LPSCU.

**ARTICLE II
Branches and Their Duties**

1. Branch Structure

- (a) A branch must consist of the following officer structure: President, Vice President, Secretary and Treasurer.
- (b) A Branch Officer must be a member of the branch and may hold a maximum of two (2) officer positions within the branch.
- (c) A Branch may be formed by submitting applications for ten (10) or more members and upon approval of the National Board of Directors.

(d) Branch Number, for administrative purposes, will be assigned by the National Secretary/Treasurer.

(e) For the purpose of uniformity, Branches will use only forms furnished by the LPSCU.

2. Duties of the Branch Officers

(a) The Branch President will:

- (1) See that all laws and regulations of the LPSCU are enforced.
- (2) Provide direction and guidance to other Branch Officers.
- (3) Call and preside at all branch meetings.
- (4) In the event of a vacancy in a branch office, make an appointment, until such time as an election can be held.

(b) The Branch Vice President will:

- (1) In the absence of the President, have all powers of the President.
- (2) In case of a permanent vacancy in the office of the President, is Acting President until the vacancy is filled.

(c) The Branch Secretary will:

- (1) Maintain a true and correct list of names, numbers and addresses of the branch members.
- (2) Attend to all correspondence of the branch.
- (3) Keep minutes of all meetings.
- (4) Maintain a supply of current forms furnished by Home Office.
- (5) Submit properly completed application(s) for membership to the National Secretary/Treasurer.
- (6) Submit properly completed forms to the National Secretary/Treasurer for any transaction requested by a member or in the event of death, the beneficiary.
- (7) Other duties directed by Home Office or the National Board of Directors that maintains and upholds the objectives of the LPSCU.

(d) The Branch Treasurer will:

- (1) Keep a true accounting of all finances of the branch.

(2) Immediately deposit all receipts received.

3. A Branch may be merged, suspended or dissolved for any of the following causes:

- (a) Violation of or failure to obey the constitution and/or by-laws.
- (b) When membership diminishes to less than ten (10) members in good standing, for a period of two (2) years.
- (c) In the event of a merger, all funds, property and /or assets of the branch will be assigned to the receiving branch upon approval by the National Secretary/Treasurer.
- (d) In the event of a branch's suspension or dissolution, the National Secretary/ Treasurer or designated representative will take charge of all funds, property, and/or assets of the branch, the same to be placed in the funds of the Home Office.

4. A Branch may be reinstated, when the Branch complies with all provisions of the constitution and/or by-laws and submits a written request for reinstatement with the National Secretary/Treasurer.

ARTICLE III Officers

1. The following constitutes the Officers of the LPSCU: Spiritual Advisor, President, Vice President, Chairperson of Trustees, four Trustees, Fraternal Activities Director; Public Relations Director, five members of the Court of Appeals, one of whom is Chairperson and another Secretary of the Court, who are elected by the delegates and Secretary/Treasurer who is hired by the National Board of Directors.

2. A candidate for office must be at least 21 years of age, an active member with participation in LPSCU Branch or District activities for at least five years and be present as a delegate at the National Convention.

3. No two immediate family members can serve as an Officer of the LPSCU during the same term of office. Immediate family is defined as: grandparent, parent, spouse or sibling.

4. A member or delegate, who is a National Officer/Director/Board Member of another

fraternal benefit society, may not hold office with the LPSCU.

5. The official term of the Officers begins sixty days following the conclusion of the National Convention.

6. In the event of a vacancy in the office of President, the National Board of Directors will make a permanent appointment for the unexpired term. In the event of a vacancy in any other office such vacancy will be filled temporarily by the Executive Finance Committee, and the temporary appointee will act until the National Board of Directors makes a permanent appointment to fill the vacancy for the balance of the term. Notice of the vacancy will be published in the official publication. Any member qualified for the office may submit a written application to the National Board of Directors. All applications must be submitted within 90 days of the date of publication of the notice of the vacancy.

7. The following Officers receive salaries determined by the National Convention: Spiritual Advisor, President, Vice President, Chairperson of Trustees, Trustees; Fraternal Activities Director, Public Relations Director, and members of the Court of Appeals.

8. Any Officer who accepts compensation upon the sale or purchase of any assets of the LPSCU is guilty of a violation of the By-Laws of the LPSCU and will be suspended from office upon conviction.

9. All Officers, except Secretary/Treasurer, are elected at each National Convention. A simple majority of all votes cast is necessary to elect except for the five members of the Court of Appeals. The nominee for the Court receiving the highest number of votes will be Chairperson, the next highest will be Secretary of the Court and the next three highest shall constitute the remaining members of the Court.

10. No hired employee of the LPSCU is eligible to hold any National Office in the LPSCU while so employed, with the exception of the office of Secretary/Treasurer.

11. Since the position of President is full time, working out of the Home Office, nominations for this position will not be made from the floor. Nominations for this position are by written application, stating the nominee's qualifications, personal background and history. Applications must be submitted to the Home Office two months prior to the National Convention. The National Board of Directors will verify these qualifications by use of personal interviews, a professional investigating company or any other means. From these applications, the National Board of Directors shall recommend to the nominating committee candidates qualifying for the position of President. In the event, the National Board of Directors cannot recommend a qualified candidate to the nominating

committee, a search committee will be appointed by the National Convention to fill the vacancy.

12. While nominations from the floor are to be accepted for all National Offices, excluding the position of President and the hired position of Secretary-Treasurer, upon acceptance of the nomination, nominee will provide a resume to the delegates of the National Convention, containing personal background history and past experience to prove their qualifications for that office to which they have been nominated.

ARTICLE IV **Surety Bonds**

1. Executive Finance Committee and Home Office Employees will be bonded for such an amount as will cover all losses caused by fraud, dishonesty, willful application or embezzlement directly or indirectly.

ARTICLE V **Indemnification**

The National Board of Directors, its National Officers and all Home Office Employees will be indemnified for any claims, awards, judgments, attorney fees, and costs which might be awarded against them because of their action on behalf of the LPSCU, unless there is fraud or outrageous conduct in performance of their fiduciary duties as such officer or employee.

ARTICLE VI **Duties of Board of Directors**

1. Will hire and determine the annual salary of the Secretary/Treasurer. Applications for the position will be made in writing stating the applicant's qualifications, personal background and history as well as past experience. The National Board of Directors shall verify these qualifications by personal interviews, a professional investigating company or any other means.

(a) Responsible for the annual performance review of the Secretary/Treasurer.

2. Will appoint the Actuary, Medical Examiner, Legal Advisor, and Certified Public Accountant.

3. Will meet at least quarterly to transact the business of the LPSCU at such times and

places to be fixed by the President, allowing for meetings via the telephone, e-mail, or videoconferencing.

4. Can apportion and distribute dividends in accordance with the dividend scale(s) prescribed by the Actuary.

5. Can prescribe rules/standards/procedures for the effective performance of Officers, other than those set forth in the By-Laws. Officers will be subject to such rules/standards/procedures and the supervision thereof.

6. Will establish, formulate, approve and designate the forms to be used and the contents thereof, subject to such approval as may be necessary by the insurance department of the states granting licenses to the LPSCU, including but not limited to the adoption and publication of rules/standards/procedures pertaining to the Table of Rates, age limits of membership, medical and non-medical contracts limits, and for reinsurance contracts.

7. Will have authority to employ field workers on such terms and conditions as they deem proper.

8. Will have authority to establish and create a retirement benefit plan for employees of the LPSCU.

9. Will set the exact date and location of the National Convention.

10. Will have the right to take immediate possession of all property or money in the custody or control of such Officers or Branches, and has the right to institute legal proceedings, if the Officers of any Branch are suspended or expelled, or if a Branch fails to comply with all the provisions of the LPSCU By-Laws.

11. Will have the right to designate a qualified member to act in the place of the Officer(s) suspended, during the time of the investigation.

12. Will have the following responsibilities:

(a) provide training and/or assistance to branch officers,

(b) assist in the development of marketing material and programs,

(c) serve as a chairperson or member of a standing committee, designated by the President, complying with the reporting requirements.

13. If any member of the National Board of Directors becomes ill or disabled and unable to perform the duties of their office, such member will be granted a leave of absence for ninety days at full salary. If the disability or illness continues beyond ninety days, then the National Board of Directors may appoint an “Acting” substitute who shall receive the salary of the disabled member for the duration of the period so served except the offices of President or Secretary/Treasurer.

ARTICLE VII Duties of Executive Finance Committee

1. Ensure funding in such securities and in such manner only as permitted by the laws of the United States of America, the Commonwealth of Pennsylvania and the Insurance Department of the Commonwealth of Pennsylvania and as set forth in the Statement of Investment Policy Objectives and Guidelines of the LPSCU approved by the National Board of Directors.
2. Have authority to sell the assets of the LPSCU thereby executing all necessary documentation required in conveying to the purchaser thereof a good and marketable title. All monies received from the sale of said asset(s) shall be deposited in a financial institution in a timely manner.
3. All monies of the LPSCU shall be deposited in a financial institution which provides insurance on deposits. The checking account shall not exceed what is prudently necessary.
4. The Secretary/Treasurer is Secretary of the Executive Finance Committee and shall maintain a complete record of investment transactions.
5. The Executive Finance Committee shall meet at the call of the President, at least quarterly, allowing for meetings via the telephone, e-mail, or videoconferencing.
6. Approve bills presented against the LPSCU for purchases and expenditures of an extraordinary nature prior to payment. Ordinary and customary bills need not be approved prior to payment thereof.
7. Approve all convention committees appointed by the President of the LPSCU.

ARTICLE VIII Duties of the Officers

1. Spiritual Advisor

- (a) Responsible for all religious matters of the LPSCU. He shall make a report of activities in writing to the Convention.
- (b) Contribute to the official publication educational articles of a religious nature.
- (c) Decide any dispute regarding ecclesiastical questions of LPSCU, whose decisions on the matter are final.
- (d) Be a member of the National Board of Directors and abide by the By- Laws set forth in that section.
- (e) Represent LPSCU on Executive Board of the Slovak Catholic Federation.
- (a) Perform duties outlined in job description on file with Home Office.

2. President

- (a) See that all laws and regulations of the LPSCU are enforced.
- (b) Have the right to visit any Branch and investigate its proceedings or empower a fellow Officer to do so.
- (c) Approve vouchers of the LPSCU for the payment of money.
- (d) Sign all legal documents.
- (e) Develop and implement new insurance products and member benefits.
- (f) Provide direction and guidance to National/District/Branch Officers.
- (g) Provide input and guidance in the daily operations of Home Office as deemed necessary.
- (h) Call and preside at all Executive Finance Committee Meetings.
- (i) Be a member of the National Board of Directors and abide by the By-Laws set forth in that section.

- (j) Preside at all National Board of Directors Meetings and the National Convention, directing proceedings and maintaining order.
- (k) Issue the call for all National Conventions in the official publication at least three months before the National Convention.
- (l) Call a special convention at the request of two-thirds of the members of the National Board of Directors.
- (m) Cast the deciding vote in case of a tie on any question.
- (n) Submit a written report of actions in the LPSCU to the convention.
- (o) Subject to the approval of the Executive Finance Committee, appoint all National Convention committees.
- (p) Have the power to dismiss from office any Officer failing to attend duly constituted meetings or for neglecting to perform the duties imposed upon such Officer.
- (q) Have the right to expel a member, where these By-Laws so provide, subject to the rights of the member to certain privileges as found in member's certificate.
- (r) Represent the LPSCU at national and other meetings if necessary or appoint a representative.
- (s) Represent the LPSCU on the Executive Board of the Slovak Catholic Federation.
- (t) Appoint a committee to amend the By-Laws, meeting at the call of the President.
- (u) Publish Notice of Vacancies, in any unexpired term of office of the National Board of Directors, as may be required by these By-Laws.
- (v) Perform duties outlined in job description on file with Home Office.

3. Chairperson of Trustees

- (a) Coordinate the annual internal audit of all financial records, including but not limited to the reports of the Secretary/Treasurer.

- (b) Provide a written report to the National Board of Directors, at the annual meetings, as to the findings of the annual internal.
- (c) Be a member of the Executive Finance Committee and abide by the By-Laws set forth in that section.
- (d) Has the right to call a meeting of the Trustees to investigate accounts. If any discrepancies are detected, the same will be reported to the President, who will call a meeting of the National Board of Directors. If any Irregularities or discrepancies are found in the account of the Officer(s)/Employee(s) complained against, she/he will be temporarily removed from office/employment, pending an investigation.
- (e) If there is reason to believe that the assets of the LPSCU are not secure, the Chairperson of Trustees has the right and power to call a meeting of the National Board of Directors and there present the case, and with the understanding of all officers decide where and how the assets belonging to the LPSCU shall be held.
- (f) Be a member of the National Board of Directors and abide by the By-Laws set forth in that section.
- (g) Submit a written report of actions in the LPSCU to the National Convention.
- (h) Perform duties outlined in job description on file with Home Office.

4. Vice President

- (a) In the temporary absence of the President, have all the powers of the President.
- (b) In case of a permanent vacancy in the office of the President shall be the Acting President until said vacancy shall be filled in accordance with Article III Section 6 of these By-Laws.
- (c) Be a member of the National Board of Directors and abide by the By-Laws set forth in that section.
- (d) Be a member of the Executive Finance Committee and abide by the By-Laws set forth in that section.

- (e) Submit a written report of actions in the LPSCU to the National Convention.
- (f) Perform duties outlined in job description on file with Home Office.

5. Secretary/Treasurer

- (a) Perform duties outlined in job description on file with Home Office.
- (b) Represent the LPSCU on the Executive Board of the Slovak Catholic Federation.

6. Trustees

- (a) Assure that the property of the LPSCU is kept in a safe condition. They have the right to request from the Secretary/Treasurer such information concerning the financial condition of the LPSCU as deemed necessary. Assurance shall be determined by regular audits for:
 - (1) Compliance
 - (2) Internal Control
 - (3) Policy and Procedure
- (b) Examine all the financial records and reports, including but not limited to the reports of the Secretary/Treasurer.
- (c) Be a member of the National Board of Directors and abide by the By- Laws set forth in that section.
- (d) Perform duties outlined in job description on file with Home Office.

7. Fraternal Activities Director

- (a) Be responsible for researching, developing, implementing, publishing and monitoring all Fraternal Activities for all branches and districts of LPSCU.
- (b) Be responsible for the publication of the Junior Journal Section in the official publication requiring researching, editing and preparing material.
- (c) Be responsible for accumulating and summarizing the annual reports from all LPSCU districts, providing a written report to the National Board of Directors.
- (d) Be a member of the National Board of Directors and abide by the By-Laws set

forth in that section.

(e) Submit a written report of actions in the LPSCU to the National Convention.

(f) Perform duties outlined in job description on file with Home Office.

8. Public Relations Director

(a) Portray, project and promote the public image and interest of the LPSCU through the media.

(b) Prepare and publicize activities and meetings of the National Board of Directors and National Conventions.

(c) Prepare, edit and coordinate the publication of the articles/photographs received from members, branches, districts, etc. for publication in the official publication.

(d) Be a member of the National Board of Directors and abide by the By-Laws set forth in that section.

(e) Submit a written report of actions in the LPSCU to the National Convention.

(f) Perform duties outlined in job description on file with Home Office.

ARTICLE IX Court of Appeals

1. No member or Branch will apply to any civil or other court for any remedy against any Branch, the LPSCU, or any Officer, without first exhausting the internal remedies provided in these By-Laws.

2. Have the duty and right to hear only such suits, as submitted, in accordance with the By-Laws. The Court of Appeals Secretary will keep the minutes of all meetings. An accurate and complete record of all trials will be submitted for approval to the Legal Advisor.

3. Have the duty to exercise original jurisdiction in all matters:

(a) Involving charges against the Officers or differences between Officers.

(b) Of suspension or expulsion of an Officer by action of the President or the

National Board of Directors.

- (c) Submitted for trial by the National Board of Directors or by the President with approval of the National Board of Directors.

4. Have appellate jurisdiction in the following cases:

- (a) Appeals taken from the decisions of the Court of a Branch.
- (b) Appeals from the decision of the National Board of Directors as to controversies between Branches or between the LPSCU.

5. Adhere to the following procedures in hearings and trials:

- (a) In cases of original jurisdiction, the Chairperson of the Court will have the power to convene the members thereof upon the filing of a formal complaint or charge verified by affidavit setting forth the nature of the charges, the names, dates, circumstances and all details thereof, stating the offense committed or the section and provision of the By-Laws which it is alleged was violated, accompanied by a fee of ten (\$10.00) dollars and a bond signed by the affiant and a freeholder for the payment of costs in the event that the charges are not substantiated, irrespective of the decision of the Court.
- (b) In the case of appellate jurisdiction, the appeal must set forth the matters and comply with the requirements in cases of original jurisdiction and in addition thereto must set forth a complete record of the testimony given by each witness and the books, papers, letters or any other documentary evidence already offered together with a report of the decision from which the appeal is taken and the reasons in full why it is alleged the decision is unjust or irregular.

6. The following requirements must be observed with regard to trials:

- (a) The Chairperson of the Court shall convene the said Court within thirty days after filing of original charges or an appeal.
- (b) If the charge or appeal is not in proper form in compliance with these By-Laws, it will be returned with instructions for its correction and the thirty days required by the preceding section shall run from the date of the filing of the charge or appeal in proper form.

- (c) Upon receipt of the charge or appeal, the Chairperson of the Court will serve a copy thereof by registered mail upon the defendant who will file a written answer thereto supported by affidavit within ten days from the mailing thereof unless the time is extended by the Chairperson of the Court for given reasons.
- (d) The Chairperson of the Court will fix a day and place for a hearing of the charge to be conducted not later than ninety days after the filing of the charge or appeal.
- (e) The Chairperson of the Court will have discretion as to the conduct of all trials before the Court, endeavoring as much as possible to give the defendant a fair and impartial trial and an opportunity to be heard.
- (f) In cases involving religious, medical, or legal questions the Court shall consult the religious, medical or legal adviser, respectively.
- (g) A majority vote of the Court shall decide all matters before said court.
- (h) The Court will have the power to impose punishment in the way of discipline, fine, suspension or expulsion.
- (i) Appeals from the decision of the court of a Branch or the National Board of Directors must be filed within sixty days.
- (j) The only appeal from the decision of the Court will be to the National Convention and such appeal will be made in the form prescribed for appeals to the Court.

(7) All members, Officers and Branches of the LPSCU will be subject to charges, trials and punishment for violation of the By-Laws, rules and regulations of the LPSCU or for any conduct contrary to the welfare of the LPSCU.

(8) A member shall have the right to appeal any decision rendered in accordance with this Article IX, Court of Appeals, to the Court of Common Pleas of Luzerne County, Pennsylvania, the County Court where the LPSCU is domiciled.

ARTICLE X Honorary Officers

An Honorary Officer:

- (a) Must have 15 years of service as a member of the National Board of Directors.
- (b) Enjoys the rights of a delegate at all National Conventions, but not considered as a branch delegate.
- (c) Have all travel expenses to and from the National Convention paid by LPSCU, but not per diem.

ARTICLE XI Delegates

1. Each Branch in good standing, having at least 10 members, will be entitled to have a delegate at the National Convention. Any one Branch may have no more than fifteen (15) delegates.
2. Each Branch determines traveling expenses and daily allowances for their delegates. The LPSCU will pay the delegate's expense for hotel and meals during the time spent at the National Convention. Each Branch having between 10 and 50 members, inclusive, is entitled to one delegate; 50 plus 1 member-two delegates; 100 plus 1 members-three delegates; 150 plus 1 members-four delegates, etc. The delegate must be elected by a simple majority of the members present at a regular or special Branch meeting. The delegate's application must be returned by the time designated. The number of members in good standing is designated according to the membership list held by the Secretary/Treasurer from the sixth month previous to the National Convention.
3. Each branch has the opportunity to elect alternates to represent its branch at the National Convention in the event of unforeseen circumstances, preventing an elected delegate from attending the National Convention.
4. A delegate to the National Convention must be 18 years of age, an active member in good standing, and duly elected at the regular or special meeting of the Branch in which they hold membership.

ARTICLE XII Certificates and Benefits in General

1. The benefit certificate of any member of the LPSCU, who secures membership by fraud or deceit, is hereby made absolutely null and void, and any payments made by this member of any dues or assessments to the LPSCU, will not have the effect of waiving

forfeiture, or reinstating this certificate holder to any rights, benefits, or privileges as a member of the LPSCU, either social or beneficial, and all the payments made by the member to the Consolidated Fund will be refunded.

2. If the stated periodical contributions of the members are insufficient to pay all matured claims in full and to provide for the payment of its benefits obligations, valued upon valuation by one of the standards authorized, and for the creation and maintenance of the fund required by Pennsylvania laws, additional or increased rates or contribution shall be collected from the members to meet such deficiency. Each certificate shall be charged with its proportion of any deficiency disclosed by the valuation specified with lawful interest thereon.

3. In the event that the reserves as to all or any class certificates of the LPSCU become impaired, its Board of Directors may require that there shall be paid by the member of the LPSCU the amount of the member's equitable proportion of such deficiency as ascertained by its Board, and that if the payment is not made it shall stand as an indebtedness against the certificate and be assessed lawful interest thereon.

4. Should a member, not holding a certificate providing for non-forfeiture benefits, after having been a member in good standing for three years, and while the certificate is in full force and effect and fully paid up, become totally and permanently disabled from any cause except a chronic sickness or disease and shall submit satisfactory and sufficient proof of such permanent and total disability, upon release of all rights of certificate, the LPSCU shall cancel such certificate and pay such member the actual reserve represented by such certificate.

5. In case a member dies outside the territorial limits of the United States, the required forms must be signed and legalized through the American Consul.

(a) When payments of death benefits are delayed through no fault of the LPSCU, no interest shall be payable during such period of delay. However, benefits held for the credit of minor beneficiaries shall bear interest at a rate determined by the Board of Directors at each annual meeting. Rate shall be set based on current annual yield received on the Minor Beneficiary Trust Account less an administrative allowance.

6. A member shall have the right to designate primary and contingent beneficiaries to receive the benefits payable at death. Such beneficiaries may be any person, or persons, entity or interest, except those prohibited by the laws of the state of the domicile of said member.

7. No judicial proceedings for the purpose of declaring a member presumably dead shall be binding upon the LPSCU, nor shall any finding be admissible as evidence of the death of such member in a suit against the LPSCU unless thirty days notice of such proceedings and an opportunity to appear as intervener is given to the LPSCU.

8. Where a primary beneficiary predeceases a member, that primary beneficiary's share of the death benefits shall be distributed evenly among the surviving primary beneficiaries.

(a) If all of the primary beneficiaries shall predecease the member, the death benefits shall be paid to the duly designated contingent beneficiaries.

(b) If a contingent beneficiary predeceases the member, any death benefits payable to such contingent beneficiary shall be distributed evenly among the surviving contingent beneficiaries.

(c) If all primary and contingent beneficiaries shall predecease the member, the death benefits shall be paid to the estate of the deceased member.

(d) For the purposes of this Section, the failure of a member to make a valid designation of beneficiary; or if the designation of beneficiary made by a member wholly fails because the beneficiaries are ineligible, then such designations shall be construed as though the beneficiary had predeceased the member.

9. If the age of a member as shown on the certificate is less than the actual age of such member, then the benefits shall be reduced to such an amount of insurance as would be purchased by the premiums paid by such member at the actual age of the member, which shall then be paid pro rata to the beneficiaries.

10. No suit shall be maintainable to enforce the payment of any certificate until ninety days after the filing in the Home Office of the LPSCU of proofs of claim as herein provided, nor after three years from the date the cause of action accrues.

(a) The LPSCU shall not be liable under any certificate if the death of a member is caused by or result from suicide or self-destruction, while either sane or insane, within two (2) years from the date of the issuance of the certificate, and in that event the full amount of the net mortuary contributions paid there on will be refunded. Liability shall be limited to the return of mortuary assessment actually paid by the member.

11. An appeal from any findings not involving property rights must be taken to the Court

of Appeals of the LPSCU.

12. If no appeal is taken within thirty days, the findings and decisions of said court shall be final and conclusive as to all questions and all claims for said benefits, the foregoing provisions being a part of the contract of membership in the LPSCU.

13. The said court shall have the power of declaring forfeitures, imposing penalties and finding that a member stands suspended or expelled.

14. On the death of a member of the LPSCU, whose death constitutes a valid claim against the LPSCU, if there are rival claimants to the amount due, the LPSCU may make payment into court on a proper petition for Interpleader, which funds shall be distributed according to the court order.

15. No beneficiary shall have or acquire any vested interest in any benefit prior to the death of the member. Members may, at any time change their designation of primary or contingent beneficiary.

16. In case any benefit certificate is lost or destroyed or is in the hands of anyone who refuses to surrender its possession and the member to whom the same was issued desires a new certificate, or desires to have a change of beneficiary, the member may, by affidavit, prove to the satisfaction of the National Secretary/Treasurer the fact of such loss, destruction or withholding possession, and thereupon a duplicate certificate will be issued and change of beneficiary made as hereinafter provided.

17. No contract between a member of the LPSCU and his/her beneficiary that the beneficiary or any person for the member shall pay such member's assessment and dues, or either of them, shall give the beneficiary a vested right in the benefit certificate or in the benefits, or deprive the member of the right to change the name of the beneficiary or revoke the certificate, if any, issued by the LPSCU; provided, that such change or revocation be done by written or printed notice to the LPSCU in the manner and form provided by its By-Laws: provided, also, that, in the event of any contract between the member and a beneficiary, a copy of such contract in writing shall be delivered to the home office of the LPSCU forthwith. If no such copy of the said contract is delivered as above stated and the LPSCU in good faith pays the named beneficiary, it shall be released from any further liability.

18. All regular or special dues, fines and assessments must be paid on or before the dates when due. Any member who is in arrears for a period of thirty days is ipso facto suspended from all benefits in the LPSCU, and if the member does not pay up all

assessments, dues or fines within a further period of sixty days, member will be automatically expelled from the Branch of the LPSCU, subject to provision in members benefit certificate.

19. A member who has been suspended, expelled or has withdrawn may be reinstated by complying with the By-Laws of the LPSCU. Where a member has been suspended more than sixty days, reinstatement can be secured only upon medical examination and evidence that the member is in good health.

20. The Articles of Incorporation and the By-Laws now in force or which may hereafter be adopted, the application form, the medical examination form and the benefit certificate, as amended by any changes or amendments to the By-Laws, in effect, now or hereafter, shall constitute the contract between the member and the LPSCU.

ARTICLE XIII Official Publications

All official communications of the LPSCU will be published in the official publication, "Zornicka", and the same shall in all matters be considered as personal notice served upon each member of the Union, except notice of expulsion which shall be sent to the member personally by mail. If society records indicate that two or more members have the same mailing address, an official publication mailed to one member is considered mailed to all members at that household unless a separate copy is requested.

ARTICLE XIV Amendments

1. No subordinate Branch, no local Society, nor any of its Officers or members, nor any Officers of the LPSCU shall have power or authority to waive any of the provisions of the By-Laws of the LPSCU and the same shall be binding upon the LPSCU, its subordinate Branches and each and every member thereof. No knowledge or information obtained by any member or Officer or notice to any member or Officer, shall be held, to be knowledge or notice to the LPSCU or the Officers thereof, unless said information or notice be given in writing to the Secretary/Treasurer or the President.

2. Should the By-Laws of the LPSCU be silent as to the procedure in the conduct of business at any meeting or Convention the current edition of "Roberts Revised Rules of Order" shall govern.

3. These By-Laws may be amended or suspended by a majority vote of the National Board

of Directors. Upon approval, by the Pennsylvania Insurance Department, notice of the amendment shall be published in the Official Publication and from and after the date of the publication of said amendment, it shall be in full force and effect, and shall bind every member of LPSCU.

4. If any of the provisions of the foregoing By-Laws are inconsistent or should they become inconsistent with the laws in force in any of the countries, states, or provinces where the LPSCU does business, the Executive Finance Committee, from time to time, by resolution, may amend the By-Laws, including the table of rates, so as to comply with such a law or laws. However, when the Executive Finance Committee in accordance with this paragraph shall amend certain By-Laws, notice of such amendments, upon approval of the Pennsylvania Insurance Department, shall be published in the Official Publication of the LPSCU, and from and after the date of the publication of the particular amendment or amendments these shall be in full force and effect and shall bind every member of the LPSCU.

ARTICLE XV

Merger

1. In the event a merger with another fraternal benefit organization is contemplated, the Board of Directors with the welfare and benefit of the LPSCU and its members, shall provide all members of the LPSCU with a written copy of the merger agreement either by mail or by publication in full in the LPSCU official publication at least ninety (90) days prior to a vote at a National Convention. Delegates to the National Convention need to approve the merger by a two-thirds (2/3) vote.

2. In the event of a proposed merger agreement prior to the call of the next convention, the delegates from the previous convention shall be required to act upon said proposal within sixty (60) days of written notification from the Board of Directors.

3. At no time shall the LPSCU become involved in an alliance with other fraternal organizations, without the consent of the Board of Directors.

4. Any consolidation, union, or merger shall be made in compliance with the applicable laws, rules and regulations of the states affecting the LPSCU and such Society or Organization, and subject to the approval of the respective Insurance Departments concerned with such approval and any other applicable law, rule or regulation.

The foregoing By-Laws were approved and adopted at the XL Convention of the Ladies Pennsylvania Slovak Catholic Union held in Pocono Manor, PA., and all previous By-Laws inconsistent with the foregoing provisions were repealed the 25 day of June, 2012.

THERESA A. KLUCHINSKI
CONVENTION CHAIRPERSON

Attest:

MARY JO SAVIDGE
Secretary/Treasurer

Rev. Philip Altavilla - Br. 122-Chairperson
Theresa A. Kluchinski – Br. 213
Mary Jo Savidge – Br. 213
Janice Mathews – Br. 65
Helen Lorinc – Br. 64