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Naród Polski Polish Nation

Bi-lingual Publication of the Polish Roman Catholic Union of America - A Fraternal Benefit Society Safeguarding Your Future with Life Insurance & Annuities.

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PRCUA Constitution & By-Laws Approved by State of IL

SPECIAL ISSUE

includes PRCUA
Constitution
and By-Laws,
Procedures and
Documents,
with the PRCUA
Privacy Policy
and
List of
Unknown
Addresses

PERIODICAL POSTAGE
PAID AT CHICAGO, IL

PERIODICAL POSTAGE
PAID AT CHICAGO, IL

Dear Delegates and Members,

First of all, I would like to take this opportunity to wish all of you a happy, healthy and prosperous New Year.

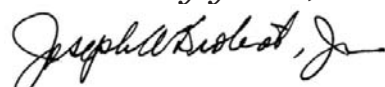
Secondly, I would like to inform you that this is a special, extra edition of the Narod Polski newspaper that features the text of the entire Constitution and By-Laws, as well as the Procedures and Documents of the Polish Roman Catholic Union of America, as approved by the State of Illinois on September 20, 2012.

Our Constitution and By-Laws, Procedures and Documents underwent extensive revision by a Task Force that was created for that purpose. The changes, contained herein, reflect everything approved by the delegates to the 60th PRCUA Quadrennial Convention held in Rosemont, Illinois, on August 7 to 11, 2010.

Also in this special issue, you will find the Privacy Policy that is observed by the Polish Roman Catholic Union of America. Once a year, the PRCUA is required by law to publish and send it to ALL members. Please note: This is why this one issue of the newspaper is being sent to every member, even those who normally do not receive a newspaper. Therefore, some households will receive multiple newspapers at their address if several members reside there. However, with the February newspaper, we will resume mailing according to the normal newspaper mailing list.

This issue also contains an extended list of "Unknown Addresses" - the names and invalid addresses of some of our members, many of whom have moved and have not provided the PRCUA with their new mailing address. If you know any of the people on the list, please contact them and ask them to telephone, write or e-mail their correct updated address to the Secretary-Treasurer's office. Contact information is published on page 17. Thank you for your cooperation.

Fraternally yours,



Joseph A. Drobot, Jr., National President



*Joseph A. Drobot, Jr.
National President
Polish Roman Catholic Union
of America*



THE CONSTITUTION OF THE POLISH ROMAN CATHOLIC UNION OF AMERICA

Accepted at the 60th Convention, Rosemont, Illinois

Note: The documents printed in this newspaper continue from page-to-page in chronological order.

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CERTIFICATE OF INCORPORATION

STATE OF ILLINOIS
Department of State
Henry D. Dement, Secretary of State

TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETINGS:

WHEREAS, a Certificate duly signed and acknowledged having been filed in the Office of the Secretary of State, on the 16th day of December, A.D. 1887, for the organization of the

POLISH ROMAN CATHOLIC UNION OF AMERICA

under and in accordance with the provisions of "an Act concerning Corporation" approved April 18, 1872, and in force July 1, 1872, a copy of which certificate is hereto attached.

Now, therefore, I, Henry D. Dement, Secretary of the State of Illinois, by virtue of the powers and duties vested in me by law, do hereby certify that the said POLISH ROMAN CATHOLIC UNION OF AMERICA is a legally organized corporation under the laws of this State.

IN TESTIMONY WHEREOF, I hereto set my hand and cause to be affixed the great Seal of State. Done at the City of Springfield, this 16th day of December, in the year of our Lord, one thousand eight hundred and eighty seven, of the Independence of the United States the one hundred and twelfth.

HENRY D. DEMENT
Secretary of State

Recorded in Cook County, Illinois, July 16, 1889 Doc. 1129263, Book 30, Corporation Records page 602.

WILLY S. SCRIBNER,
Recorder

LICENSE

STATE OF ILLINOIS
Insurance Department

Springfield, September 17, 1898

WHEREAS, the POLISH ROMAN CATHOLIC UNION OF AMERICA, located at Chicago in the State of Illinois, a fraternal beneficiary society, has made application for permission to continue to transact business within this State under the provisions of an act of the General Assembly of the State of Illinois entitled "An Act to provide for the organization and management of fraternal benefit societies for the purpose of furnishing life indemnity of pecuniary benefits to the beneficiaries of deceased members, or accident or permanent indemnity disability to members thereof; and to control such societies of this State, and of other States, doing business in this State, and providing and fixing the punishment for violation of the provisions thereof, and to repeal all laws now existing which conflict herewith." Approved and in force June 22, 1895. And has otherwise complied with the requirements of the said act which are applicable to said Society.

Now, therefore, I, James R.B. Van Cleave, Insurance Superintendent of the State of Illinois, by virtue of the power vested in me and the duties imposed upon me by the act aforesaid, do hereby authorize and grant permission to said POLISH ROMAN CATHOLIC UNION OF AMERICA to transact business in the State of Illinois as a fraternal beneficiary society in conformity with the provisions, requirements and conditions of the act aforesaid.

IN TESTIMONY WHEREOF, I hereunto subscribe my name and affix the seal of my office at Springfield, the day and year first above written.

JAMES R.B. VAN CLEAVE,
Insurance Superintendent.
(SEAL)

SECTION ONE**Article 01A Preamble**

1. The Polish Roman Catholic Union of America is incorporated under the laws of the State of Illinois, and its principal office is located in Chicago, Illinois. It was organized on the 3rd day of October, 1873, granted a Charter by the State of Illinois on December 16, 1887, which was recorded in Cook County, State of Illinois, on July 16, 1889. It will be hereinafter referred to as the UNION.

Article 01B Organization

1. The UNION is a Fraternal Benefit Society maintaining a Life Insurance Department and operating a Fraternal Department for the benefit of its members.

2. The UNION is a Catholic Society, and maintains a close bond with the Roman Catholic Church. It also maintains moral and cultural union with Poland, the country of our forefathers.

Article 01C Purposes

1. The objects and purposes of this Fraternal Benefit Society, which exists solely for the benefit of the members of the UNION, and their beneficiaries, shall be:

- To unite its members fraternally for social, cultural, religious, benevolent and intellectual improvement, in accordance with the Constitution and By-Laws of the UNION;
- To provide assistance to its members;
- To engage in the insurance business and in any other business reasonably incidental to the insurance business and to form or acquire subsidiaries to the extent permissible under state laws;
- To engage in any lawful social, cultural, religious, benevolent, intellectual, educational, charitable, moral, fraternal, or patriotic activity for the benefit of the members of this UNION or the public as the Board of Directors may determine;
- As a Fraternal Benefit Society, to operate and maintain a Life Insurance Department for the benefit of its members;
- To promote the spirit of charity by assisting worthwhile endeavors and financially assisting them whenever possible;
- To arrange patriotic gatherings commemorating American and Polish national and religious affairs;
- To publish the publication known as NAROD POLSKI.

Article 01D Language

1. The UNION is bilingual in character and has two official languages, namely, the Polish and English languages. However, the minutes and records of the Convention, the Board of Directors, and Executive Committee shall be officially kept in English and any in Polish will be considered translations.

Article 01E Robert's Revised Rules of Order

1. ROBERT'S REVISED RULES OF ORDER shall govern except where otherwise specifically provided in the Articles of Incorporation and the Constitution and By-Laws of the UNION.

Article 01F Patron, Emblem-Seal

1. The Patron of the UNION is the Sacred Heart of Jesus. The emblem of the UNION shall be in the form of a disc surrounded by a thick blue border in which shall be written in white, capital letters: FRATERNALISM in the upper quadrant, SERVICE in the right quadrant, BENEFITS in the lower quadrant, and PROTECTION in the left quadrant with one white star between each word. This shall be surrounded by a thick red border in which is written in capital letters: POLISH ROMAN CATHOLIC UNION *** OF AMERICA *** and in the center there shall appear the shibboleth of Jesus in the upper quadrant, the Polish flag in the right quadrant, the Polish eagle with crown on a shield in the lower quadrant and the American flag in the left quadrant. All symbols in the center shall be red, except the flag poles and field of stars in the American flag, which shall be blue. This is the only emblem that shall be used by the UNION, though it may also be printed in Polish when needed.

SECTION TWO - MEMBERSHIP**Article 02A Membership**

1. Individuals, whether adult or juvenile, of Polish ancestry or those who support the purpose of the UNION, may be eligible for membership in the organization if they meet the requirements for membership established by the UNION, apply for membership upon a form in use by the UNION, and are accepted into membership in accordance with the rules, procedures and rituals of the UNION.

Article 02B The UNION and its Members

1. Membership of the UNION is limited to insured, social and honorary members and shall be considered adult members unless they meet criteria of being a juvenile member.

2. An insured member shall be defined as follows:

- Any member who pays his insurance premium to his Society or annuity deposit to the Home Office, Society dues, and who upholds the Constitution and By-Laws of the UNION,
- Any member whose Benefit Certificate is "PAID UP", or who has a Single Premium Certificate, and continues to pay his dues to his Society, and who upholds the Constitution and By-Laws of the UNION.

3. A social member is one who pays his dues to the Society and who upholds the Constitution and By-Laws of the UNION. This member currently has no Benefit Certificate. Social members shall have the privileges of membership, except for:

- matters pertaining to insurance,
- participation in Nationally Subsidized Programs offered by the UNION unless approved by the Board of Directors,
- holding office,
- voting for Officers, Directors or Delegates,
- cannot be a Delegate to the Convention from his Society.

4. An honorary member is a distinguished personage whom the Convention or the Board of Directors has deemed fit to select because of his unusual recognition in the UNION or among the Polish people. Such member shall have the privilege of membership and any additional rights as given to them through the Convention or the Board of Directors except for the same limitations for a social member noted in 3a through 3e which gives the honorary member the privileges of membership except for matters pertaining to insurance participation, subsidized programs unless approved by the Board of Directors, holding office, voting for officers or being a delegate from a Society.

5. Membership - Juvenile. Certificates in force in the Juvenile Division of the UNION shall be issued upon the lives of children for whose support and maintenance a member of the UNION or one eligible to be a member of the UNION is responsible. Children may be admitted from birth until attained age of sixteen (16) next birthday and will become an adult member at the age of sixteen (16).

- When the ownership provision is selected at the time of completion of the original application, an applicant on a Juvenile member Certificate or the duly appointed successor of the applicant will have control and continue to be the owner of the insurance Certificate until such time as the applicant or duly appointed successor deems it appropriate to transfer ownership of the Certificate to the Juvenile member. If no ownership provision is elected at the time of completion of the original application, then the applicant will be the owner of the insurance Certificate until the adult attained age of the Juvenile member. At that time, ownership is automatically transferred to the insured member.
- In the state of New York, when such Juvenile members attain the age of sixteen (16), they shall be transferred to and become members of the Adult Division of the UNION, as required by Article 45, 4507(c) of the Insurance Law of the state of New York.

Article 02C Application for Membership

1. One may become a member of the UNION only by joining a Society already in existence or one being organized.

2. A candidate shall be entitled social member status, if Society dues are paid, until his application is approved.

3. Initiation fees and dues to the Society are left to the discretion of the Society. The Society may abolish the initiation fee temporarily or permanently.

SECTION THREE - CONVENTION**Article 03A Convention**

1. The Supreme Legislative, Judicial and Executive power of the UNION, its Constitution and By-Laws and Articles shall be vested in the Convention as set forth in the Articles of Incorporation as amended.

2. The Convention shall meet every four (4) years commencing not later than the second Sunday in August 1982, and each quadrennial thereafter, at a place fixed by the preceding Convention. If the last Convention has failed to fix the place, then the site shall be chosen by the Executive Committee and approved by the Board of Directors no less than one (1) year prior to the Convention.

3. The President convokes the Convention by a proclamation in March of the Convention year.

4. One-third (1/3) of the legally elected Delegates present at the Convention shall constitute a quorum. A session of the Convention not having a quorum shall, however, have the right to adjourn sessions and to compel absentees to be present at the session under fine to be imposed in each case.

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5. The Convention, among other things, shall have the power:

- a. to pass and levy assessments;
- b. to prescribe the ways of collecting same;
- c. to create and abolish Departments and Committees;
- d. to establish all offices;
- e. to define the manner in which they shall be filled;
- f. to declare and interpret rules of conduct for the Societies, Departments, Branches, Officers and Officials;
- g. to correct, change and improve the Constitution;
- h. to hear the Officers' reports;
- i. to elect the Officers and Directors;
- j. to fix the salary of the Officers and Officials;
- k. to give instructions to the Board of Directors;
- l. to change and improve on the order of deliberations;
- m. to sit as a court and to render decisions;
- n. in short, to do everything that will accrue to the welfare and development of the UNION within the limits of legal statutes and limitations.

6. The Convention shall elect the following:

- a. President,
 - b. Vice-President,
 - c. Secretary-Treasurer,
 - d. National Chaplain and
 - e. Directors - each District - as created per the Constitution
- Article 05A - shall have the number of directors as follows:

i.	District 1	One Director
ii.	District 2	One Director
iii.	District 3	Two Directors
iv.	District 4	One Director
v.	District 5	Two Directors
vi.	District 6	One Director
vii.	District 7	Two Directors
viii.	District 8	Two Directors
ix.	District 9	One Director
x.	District 10	Two Directors

Article 03B Special Convention

1. A Special Convention may be called into session by a two-thirds (2/3) vote of the entire Board of Directors at a Board Session and a proclamation by the President, whenever the circumstances are so critical that the welfare, progress, peace or existence of the UNION is placed in jeopardy. Reasonable notice shall be given to eligible Delegates to the Special Convention. The Special Convention shall be composed of the Delegates or their Alternates and Officers of the preceding Convention and of newly elected Delegates or Alternates to fill vacancies. Each Society shall have the same number of Delegates as at the preceding Regular Convention. No business may be taken up at such Special Convention except for the purpose for which called, which purpose shall be clearly and distinctly set forth in the call for the Special Convention.

Article 03C Ballot in Lieu of Special Convention

1. In lieu of calling a Special Convention, the Board of Directors may send a ballot to all the Delegates for a Special Convention. Each Society shall have the same number of Delegates as at the preceding Regular Convention. A resolution shall be deemed adopted upon receipt of signed ballots with votes equal to the number of votes that would have been needed to adopt the resolution at a Special Convention at which all Delegates were present.

Article 03D Amending Constitution by Convention

1. To add or to change the Constitution requires the approval of two-thirds (2/3) of the accredited Delegates at the Convention.
2. Any change to the Constitution enacted becomes effective thirty (30) days after it has been approved by all required State Insurance Commissioners.

Article 03E Delegates to the Convention

1. The Convention of the UNION shall be composed of the Delegates or their Alternates elected by the Societies.
2. A Society that does not send a Delegate to the Convention may submit matters to the Convention in writing or through a

Delegate of a different Society.

3. A member delinquent to the UNION more than two (2) months in his assessments has no rights to be voted in as a Delegate and if elected as a Delegate, loses his rights to be a Delegate.

4. No Officer or Chaplain of the central body of any other Fraternal Society or Insurance Company or an Officer of any of its branches or a Delegate to any other Fraternal Benefit Society Convention can be a Delegate to any of the Conventions of the UNION. This prohibition does not apply to any Officer of an Insurance Company or any of its branches, in which the UNION has a financial investment and interest, and such Officer may be a Delegate to the Convention of the UNION.

5. Societies who do not meet the requirements of being an active Society as defined by the By-Laws of the UNION by the date of the Proclamation of Convention are not allowed to submit Delegates to the Convention.

6. A Society delinquent to the UNION more than two (2) months in its assessments loses its rights to representation at the Convention.

7. All National Officers, Chaplains, Directors during their term and Past Presidents, automatically are Delegates to the National Convention. This does not reduce the Delegate count of the Societies in which they belong. They are Delegates-at-Large.

8. Besides regular Delegates, every Society shall elect an equal number of Alternates, who, in case the Delegate fails to present himself at the Convention, shall fill his or her place with the same rights. No Delegates may vote on behalf of more than one Society. The Society has the right to rotate Alternates, however a list of succession shall be forwarded to the Secretary-Treasurer of the UNION. Furthermore, if the Delegate is unable to attend all sessions of the Convention and must leave, he must surrender his credentials to the alternate, if the alternate is at the Convention. The alternate may serve as a Delegate for the remainder of the sessions with full rights as a Delegate upon verification by the Credentials Committee and after taking the oath of a Delegate.

9. The Society shall issue to each Delegate credentials signed by the President and Financial Secretary of the Society. A duplicate of the Delegate's credentials shall be forwarded to the Secretary-Treasurer of the UNION.

10. A Society having from eleven (11) to one hundred (100) insured members has the right to one Delegate; Societies having more than one hundred (100) insured members have the right to one additional Delegate for each additional one hundred (100) insured members or fraction thereof; (provided that all the Societies having less than eleven (11) insured members shall be combined by the Board of Directors into groups comprising as nearly as possible one hundred (100) insured members, and each such group shall be instructed at the appropriate time for the election of Delegates that they are to convene and elect one Delegate for each such group comprising one hundred (100) insured members or less.) The number of insured members in each Society shall be the number indicated in the Premium Statement of April 1st of the Convention year.

11. Every Delegate has full rights as a member of the Convention. He may, however, for cause be deprived of his rights by the Convention.

12. All Credentials, either for the Delegate or Alternate, and the list of succession for Alternates must be postmarked by May 30 of the Convention year. All Credentials not postmarked by May 30 of the Convention year nor having the signatures of the President and Treasurer of the Society, shall be presented to the Convention for approval or disapproval of the member's Delegate application.

Article 03F Qualifications of Delegates - Credentials

1. Every member of the Adult Division with a Benefit Certificate, may become a Delegate to the Convention provided he or she has been a member of the UNION and Society for at least one year on the opening date of the following Regular Convention, provided the member fulfills all of the obligations of the UNION as outlined by the Constitution and By-Laws.

Article 03G Pre-Convention Committees

1. The President nominates the Arrangements Committee and the Committee on Credentials, and presents such nominations to the Board of Directors for its approval or rejection. Both of these Committees will work within the scope set forth within the Constitution and By-Laws of the UNION and Mandates set forth from previous Conventions.
2. It shall be the duty of the Committee on Credentials, composed of three (3) members, to verify the credentials, to prepare an accurate list of all the Delegates and to report thereon at the first session of the Convention. The Secretary-Treasurer of the UNION shall furnish the Committee with duplicates of all the credentials and all information necessary to verify said credentials. The Committee begins its duty not later than six (6) weeks before the Convention. Its first meeting is called by the President of the UNION.

Article 03H Order of the Convention's Business

1. On the first day of the Convention before the opening of the first session of business, the Delegates shall attend Holy Mass in the most convenient Polish Roman Catholic Church. During the Convention, a Memorial Mass will be held for the deceased members at a place and time convenient to the Convention's Schedule.

Article 03I Program of the Convention

1. Opening of the Convention by the President of the UNION, who acts as Chair until the election of a Chair of the Convention.
2. The Secretary-Treasurer of the UNION acts in the meantime, as the Secretary of the Convention.
3. Invocation by the Chaplain of the UNION.
4. Report of the Committee on Credentials.
5. Roll Call.
6. Administration of Oath to the Delegates.
7. Determination of the number of Vice-Chairmen, the number of Assistants to the Secretary of the Convention and the number of Assistants to the Sergeant-at-Arms.
8. Voting on compensation for the Chair, Vice-Chairmen, Secretary, Assistant Secretaries, Sergeant-at-Arms and Assistant Sergeants-at-Arms.
9. Appointment by the Chair of an Election Committee of five (5) Delegates to conduct the election.
10. Nomination and election of a Chair, Vice-Chair, and Secretary of the Convention.
11. If, for any position of Convention Chair, Vice-Chair and Secretary, there is no more than one candidate, then in that case, upon appropriate motion, duly seconded and passed, the Acting Secretary of the Convention shall be directed to cast a unanimous ballot for that candidate, and the office and the candidate's name shall not be printed or appear on the ballot in any form.
12. Election of Officers of the Convention should be by ballot in conformity with the voting requirements as prescribed in this section of the Constitution.
13. Announcement of the results of the election by the Chair of the Election Committee.
14. Officers of the Convention take the Oath of Office.
15. Handing over of the gavel by the President of the UNION to the elected Chair of the Convention.
16. Appointment of Assistant Secretaries to the Secretary of the Convention and the appointment of Sergeant-at-Arms and Assistants shall be made by the Chair of the Convention.
17. Other Committees of the Convention are appointed and announced by the Chair of the Convention.
18. Appointment of the Committee on Rules and Order by the Chair of the Convention.
19. Adjournment of session.
20. Program of the succeeding sessions is arranged by the Committee on Rules and Order. The Committee on Rules and Order shall order that all corrections and amendments to the Articles of Incorporation and the Constitution and By-Laws be presented on the second day of the Convention and be disposed of before the nomination of Officers of the UNION be opened.
21. During the regular order of business at the first session, the Chair may call upon guests to address the Convention.
22. Each session of the Convention shall be recorded by stenographic means by a certified stenographer and additionally by what technologically acceptable recording methods are available at the time of the Convention.

Article 03J Duties of the Officers of the Convention

1. The Executive Committee of the Convention consists of the Chair, Vice-Chair and Secretary.
2. The Chair of the Convention is the highest Officer of the Convention. The Chair:
 - a. has the right to direct all the acts of the Convention, and to submit to the Convention business as heretofore outlined;

- b. opens and adjourns sessions; recognizes and declares out of order Delegates wishing to speak; decides all questions with reference to parliamentary rules; supervises voting and announces its results; gives information with reference to the order of the Convention's business when asked by the Convention;
 - c. confirms all acts of the Convention;
 - d. excuses Delegates from sessions when, in his opinion, it is imperative to do so;
 - e. appoints as outlined in the By-Laws, if the Convention so wishes, all the Committees of the Convention and submits such appointments to the Convention for approval;
 - f. approves the minutes of the Convention;
 - g. directs and rules on all affairs of the Convention; ex-officio he is a member of all the Committees of the Convention, and performs all duties proper to his high office;
 - h. has the right to vote upon every question as he sees fit and proper. In case of a tie vote, his vote shall be decisive providing he did not cast his vote on the question originally. From any decision of the Chair, in matters of order and parliamentary rules, an appeal may be taken to the Convention whose decision is final;
 - i. if the Chair wishes to run for an Office of the UNION, he shall first resign from the position before seeking any office of the UNION.
3. The Vice-Chair of the Convention, when performing the duties of the Chair, possesses the rights and privileges of the Chair.
 4. The Secretary of the Convention:
 - a. has absolute control over his Assistants and he has the right to assign to them any duties properly belonging to his office;
 - b. has the duty to keep and supervise the keeping of true and accurate records of all the acts of the Convention, and to write the minutes of each session in three copies, and to submit such to the Convention at the next following session for approval;
 - c. shall conduct all correspondence and communications of the Convention, and present copies of same to the Convention at its or its Chair's request;
 - d. shall note the Convention's disposition of motions made;
 - e. shall keep in charge all documents, write up all the minutes and authenticate them jointly with the Chair and surrender such to the President of the UNION within thirty (30) days from the adjournment of the Convention, provided, however, that the Secretary and Chair of the Convention must certify to the amendments to the Articles of Incorporation and the Constitution and By-Laws before the Convention adjourns.
 5. The Sergeant-at-Arms has absolute control over his Assistants and it is his duty to keep order on the Convention floor. The Sergeant-at-Arms and his Assistants are subject to the orders of the Chair of the Convention.
 6. The Convention minutes in their entirety shall be published and distributed to all Officers, Delegates, Societies and Circuits, and any member who so requests them within 180 days of the adjournment of the Convention.
 7. Officers of the Convention shall not receive any compensation until all tasks required by the Constitution and By-Laws and Approved by the Conventions are completed. The completion of said tasks is to be certified by the Budget and Grievance Committee.

Article 03K Nomination of Officers and Directors

1. Only a Delegate meeting the following requirements shall be nominated for the position of Officer or Director for the UNION and may be a candidate for that office in the UNION:
 - a. the Delegates must personally be present and registered at the Convention within the timeframe of the first session on the second day of the Convention;
 - b. must have been a member of the UNION for at least five (5) years;
 - c. is a citizen of the United States of America;
 - d. has indicated his desire to aspire for the specified office or his name has heretofore been presented by a Society or a Circuit with the consent of the candidate. Such an announcement must be forwarded to the Candidates Qualifications Committee and postmarked by May 30 of the Convention year. Once approved by the Candidates Qualifications Committee, all qualified candidates must be published in an issue of the official publication of the UNION thirty (30) days prior to the Convention. A candidate for the office of Director must be a resident of the District and he must be a member of a Society, which is located in the District.
2. No two members of a nuclear family shall be permitted, during the whole or any part of the same term, to be members of the Board of Directors. Nuclear family shall mean familial relationships only including husband and wife, parent and child and brother and sister. If and in the event that two or more members of a nuclear family shall, at a Convention, run for and receive enough votes to be entitled to be a member of the Board of Directors, then only that member of the nuclear family who has received the most votes from the Delegates at the Convention shall be entitled to take the oath and serve the

Term of Office provided for the position for which that member sought election.

Article 03L Election of Officers and Directors

1. The ballot or voting system must be printed to conform with the Australian system. The names of the nominees shall be placed upon the ballot or voting system in alphabetical order.
2. A ballot or voting system signed by the Chair or a member of the Election Committee designated by the Chair, must be given to each Delegate upon the showing of his credentials.
3. The manner of casting the ballots by the Delegates and the order of election shall be arranged and announced by the Election Committee.
4. Delegates shall appropriately exercise their right to vote according to the requirements of the paper ballot or system being used pursuant to the laws of the State of Illinois.
5. The Delegates shall vote in the booths provided by the Election Committee.
6. The entrance to the voting booths shall be carefully watched by one of the members of the Election Committee.
7. The Election Committee shall count the votes immediately after the voting. In order to be elected an Officer or Director of the UNION, the candidate must receive a majority of the valid votes cast for that office.
8. Should the election be illegal the Chair of the Convention orders a new election.
9. If there are multiple candidates running for Officer or Director of the UNION and none of those candidates receives a majority of the valid votes cast for that office or position, then there shall be a run-off election in which the candidates who received the two highest total numbers of the valid votes cast in the election will participate as eligible candidates for that office or position.
10. As soon as the votes are counted the Chair of the Election Committee announces to the Convention the result of the election and the Convention approves it.
11. Upon approval of the election, the Committee surrenders the sealed ballots or voting system to the Chair of the Convention, who delivers them to the newly elected President before the adjournment of the Convention.
12. If, for any office, there is no more than one candidate, then in that case, upon appropriate motion, duly seconded and passed, the Secretary of the Convention shall be directed to cast a unanimous ballot for that candidate, and the office and the candidate's name shall not be printed or appear on the ballot in any form.
13. A candidate for the Board of Directors cannot be a member of the Election Committee. Every candidate may be present at the counting of the votes either in person or by his representative.
14. A candidate for any office may demand a recount of votes immediately after the announcement of the results of the election.

Article 03M Standing Committees and Committees of the Convention

1. Budget and Grievance Committee:
 - a. shall be composed of five (5) members, at least one of whom shall have served on the Budget Committee at any previous Convention or shall have served as a Director or an Officer of the UNION;
 - b. shall be appointed by the Chair of the Convention and shall serve until the next Convention;
 - c. shall meet at least sixty (60) days prior to the next Convention;
 - d. shall investigate the expenditures, salaries and other related financial matters;
 - e. shall prepare a budget and its recommendations to the Convention for the ensuing four years. In arriving at the budget, the Committee shall consider certain anticipated income and expenditures;
 - f. between Conventions shall attend at least one meeting annually of the Board of Directors and review the Budget as approved at the Quadrennial Convention;
 - g. will make adjustments annually based on the proportion of income to expenditures on the recommendation of the Board of Directors;
 - h. upon completion of their Budget and Grievance Report for the Quadrennial Convention, a printed report shall be forwarded to all duly elected delegates ten (10) days prior to the Convention;
 - i. will act as the Committee on Complaints and Grievances. It shall examine all grievances and complaints as prescribed by this Constitution and Rules of the UNION.
2. Constitution Committee:
 - a. shall be composed of five (5) members, at least one of whom shall have served on the Constitution Committee at any previous Convention or shall have served as a Director or an Officer of the UNION, and one member to be an Attorney, appointed by the Chairman of the Convention;
 - b. shall have the duty to examine all proposed amendments to, and changes to, the Articles of Incorporation and the Constitution and By-Laws of the

- UNION and to compare them with those in force and to make written recommendations to the delegates of the Convention. All amendments to the Articles of Incorporation and the Constitution and By-Laws proposed by the Societies, Circuits, Districts, individual members, Officers or Directors are to be forwarded to the Constitution Committee at the Main Office of the UNION not later than June 1st of the Convention year.
- c. the President of the UNION shall call the first meeting of the Committee not later than June 1st prior to the Convention, and at the first meeting of the Committee it shall adopt a standing order of business, and upon completion of the amendments and recommendations a printed report is to be forwarded to all duly elected Delegates at least ten (10) days prior to the Convention. At the Convention the Committee presents its recommendations and moves for the adoption or rejection of same. Any amendments proposed from the floor of the Convention shall be referred to this Committee prior to submission to a vote for their proper formulation and recommendation. After the Convention, the Committee meets to complete the work of the amendments adopted to be included in the Articles of Incorporation and the Constitution and By-Laws.

SECTION FOUR - SUPREME GOVERNING BODY

Article 04A Executive Power

1. The Executive Power of the UNION between Conventions shall be vested in the Board of Directors, which shall be composed of the Directors elected at the Convention and the Executive Committee, as provided in the Articles of Incorporation as amended, and the Constitution and By-Laws of the UNION.
2. The Executive Committee, composed of the President, Vice-President and Secretary-Treasurer (who are Officers of the UNION) shall be vested with powers of day-to-day operations of the UNION, as set forth by the Convention and Board of Directors.
3. Any Officer or Director of the UNION may be suspended or removed from office by the Board of Directors at a Board Session, for nonfeasance, misfeasance or malfeasance in office. Two-thirds (2/3) of the vote of the Board of Directors, however, are required to remove such an Officer or Director. The member of the Board of Directors thus removed may demand a trial and appeal from the decision of the Board of Directors, to the Convention. Any Officer or Director who becomes incapacitated during the term of his office for a period of more than three consecutive months, then, and in that event, the Board of Directors may at its discretion suspend the salary of such Officer or Director so incapacitated during the period of such disability, and such salary, so suspended, shall continue suspended until such incapacity to carry out the duties of his office is removed. The Board of Directors shall be the sole judge of when such disability is removed.
4. The Board of Directors at a Board Session shall fill all vacancies except the office of President, which office is assumed automatically by the Vice-President. Such succession to any vacancy shall be valid until the next Convention.
5. The Board of Directors shall hold regular meetings at least quarterly and such meetings are to be referred to as Board Sessions of the Board of Directors.
6. A compilation of the Board of Director's reports shall be made available to any member in good standing requesting such reports from the Secretary-Treasurer.
7. The salaries of the Officers and Board of Directors shall be approved by the Convention upon the recommendations of the Budget Committee and shall be reviewed annually and adjusted accordingly by the Budget Committee; the salaries of all appointed heads of Departments and office staff shall be determined and set by the Executive Committee.
8. The new Board of Directors shall take over the offices from the retiring Officers on the second Sunday in September following the Convention. Before the installation of the new Board of Directors, the retiring Board of Directors must not pass resolutions or issue orders binding upon the incoming Board of Directors.
9. In the event of the absence of any Officer of the UNION, except the President and Vice-President, or his or her inability to act, the Board of Directors at a Board Session shall have the power to temporarily fill such vacancy.
10. The Board of Directors at a Board Session shall have the power and authority to pass upon and approve mergers with other Fraternal Organizations by a Referendum to the Delegates to the last Convention.
11. The Board of Directors at a Board Session shall have the power to consolidate two or more inactive Societies upon the request of an Officer or Director and shall prescribe the necessary rules and regulations to carry the same into effect.
12. The Executive Committee shall recommend the General Counsel, Editor, Actuary, and Assistant Chaplain as deemed necessary for appointment by the Board of Directors.

13. The Board of Directors shall provide provisions for Committees as required by the Constitution of the UNION, outlined in the By-Laws and deemed necessary to protect and promote the welfare and best interests of the UNION, but limited to the Constitution and By-Laws as amended.

14. The Board of Directors shall have the full power and authority to do any and all other acts necessary to protect and promote the welfare and best interests of the UNION, but limited by the Constitution and By-Laws as amended and within the limits of the law.

15. The Board of Directors shall be empowered to create such additional outside business holding company as a for-profit subsidiary, joint venture or otherwise to conduct business found to be beneficial to the UNION.

Article 04B Amending the Constitution, By-Laws and Articles of Incorporation by the Board of Directors

In case any of the provisions of the Constitution, By-Laws and Articles of Incorporation may conflict with or shall hereafter conflict with any laws or Insurance Department ruling having effect of law in any State of the United States in which the UNION shall be licensed to do business, the Board of Directors shall have the authority from time to time to amend the Constitution, By-Laws and Articles of Incorporation by resolution so as to comply with such laws or rulings. When the Board of Directors, pursuant to the provisions of this Section, shall amend the Constitution, By-Laws or Articles of Incorporation, notice of such Amendments shall be given by publication in the official publication of the UNION. From, and after the date of such publication, said amendment or amendments shall be binding upon every member of the UNION and upon all those deriving legal rights from every such member, until altered, amended or repealed by the Convention at a Regular or Special Session. To add or change the By-Laws, by the Board of Directors, the following actions will be required:

- a. Any proposals from the Board of Directors or member of the UNION Directors or member of the UNION would be directed towards the Secretary-Treasurer of the UNION;
- b. the Secretary-Treasurer would direct the correspondence to the Constitution Committee or if not present, the President;
- c. once reviewed by the Constitution Committee, it shall be presented to the Board in language appropriate to the Context of the By-Laws. Additionally, it will be published in the official publication of the UNION a minimum of thirty (30) days prior to the review by the Board of Directors as a notice to the members of the UNION;
- d. if within sixty (60) days of the notice to the members of the UNION, there are no written complaints, approval by the Executive Committee and Committee and adoption shall require two-thirds (2/3) votes at a Board of Directors Session;
- e. written complaints subject to the By-Laws must be in writing and sent to The Secretary-Treasurer of the UNION within sixty (60) days of notice to members of the UNION who will then forward to the Constitution Committee or Executive Chair as required.

Article 04C Officers' and Directors' Term of Office

1. All of the elective Officers and Directors of the UNION shall be elected for the next ensuing quadrennial term and shall serve until their successors are duly elected and qualified.
2. All elected Officers and Directors may hold office for three (3) consecutive full four year terms, but after expiration of such terms, they may seek some other office.

Article 04D Elected Officers' Duties

1. All elected and appointed Officers of the UNION shall perform their duties as prescribed by the Insurance statutes and laws, Constitution and By-Laws of the UNION, and approved actions of the Convention.
2. The President of the UNION:
 - a. presides at all meetings of the Board of Directors;
 - b. presides at the Convention until a Convention Chair is elected;
 - c. votes at the Board of Directors meeting only when the votes are equally divided, with the exception of elections or in case of the removal of one of the Officers;
 - d. shall perform all duties incident to the office of President and shall see that all orders and resolutions of the Board of Directors are performed;
 - e. reports to the Board of Directors on his official activities;
 - f. subject to the direction of the Board of Directors, shall have general charge of the business affairs and property of the Organization and general supervision over its Officers, employees, and agents;
 - g. the President, or any other Officer of the Organization appointed or designated by the President (and such other Officers as are authorized by resolution of the Board of Directors), may execute bonds, notes and other evidence of indebtedness, mortgages, contracts, leases, and other agreements except where such documents are required by law to be otherwise signed, and except where the signing thereof is exclusively

delegated to some other Officer or employee of the Organization by the Board of Directors. All official UNION documents shall bear the signatures of two Executive Committee members or their appointed representatives.

3. The Vice-President shall also be the presiding Officer of the Fraternal Department of the UNION. In the case of the removal of the President from office, or of his death, resignation, or inability to discharge the powers and duties of the said office, the same shall devolve on the Vice-President.

4. The Secretary-Treasurer

- a. shall keep the minutes of the Board of Directors;
 - b. shall report in detail at the sessions of the Board of Directors, and more often when called upon to do so; he must render an accurate statement of his official action to the Convention;
 - c. shall receive all monies belonging to the UNION and keep an accurate record thereof. The Secretary-Treasurer makes, upon receipt of proper requisitions signed by the President and the Secretary-Treasurer, payments for mortuary benefits, salaries, etc., and keeps a detailed record of them in his books. The emoluments of his office belong to the UNION;
 - d. shall, at least once each calendar year, furnish a detailed statement of the UNION. The Secretary-Treasurer signs checks according to the resolutions of the Board of Directors adopted at the Board Sessions of the Board of Directors;
 - e. shall see that all notices required to be given by the Organization are duly given and served;
 - f. shall have custody of the seal of the Organization;
 - g. shall have custody of all deeds, leases, contracts and other important corporate documents; shall see that all reports, statements and other documents (except tax returns) required by law to be filed are properly filed;
 - h. shall perform such other duties as are specifically imposed upon him by the Board of Directors.
5. The National Chaplain:
- a. shall have the same duties of Directors noted in Article 4D.6
 - b. may request that the Board of Directors, who shall appoint a First Vice Chaplain or Second Vice Chaplain. The duties of the Appointed First Vice Chaplain or Second Vice Chaplain shall be that outlined in Article 04E.
6. The Directors are duty bound to participate in all Board Sessions of the Board of Directors. The Directors:
- a. supervise the locations of funds of the UNION;
 - b. approve the bond of the President and all other Officials of whom a bond is required;
 - c. examine and approve all reports and official actions of the respective Officers and are responsible for the safety, development of, and order of the UNION;
 - d. upon the advice and written recommendation of the UNION's actuaries, may make an equitable distribution of surplus by the payment of dividends;
 - e. shall be bound to operate within the budget as approved by the Convention and reviewed annually and adjusted accordingly by the Budget Committee.

7. No Officer or Director of the UNION may hold more than one office in the UNION, however, any Officer or Director may not serve on any special Committee of the UNION except Committees of the Board of Directors.

8. No spouse, parents, children or siblings of an Officer or Director shall be salaried employees of the UNION in its offices.

9. No Officer shall transact any of his personal business in the office of the UNION from which he or a member of his immediate family would benefit directly or indirectly.

Article 04E Appointed Officers' Duties

1. The First Vice Chaplain and Second Vice Chaplain are ex-officio members of the Board of Directors without voting rights.
2. The General Counsel, Editor, Medical Director, Actuary, and Chaplain shall provide reports to the Board of Directors' Board Sessions and shall be present at Board Sessions as requested by the Board of Directors to review the progress of the UNION.
3. No appointed executive or head of Department shall transact any of his personal business in the office of the UNION.
4. All past presidents of the UNION are "Honorary Presidents" of the Organization and are ex-officio members of the Board of Directors without voting rights and shall receive no remunerations.

Article 04F Resolution of Disputes

- 1 All Appeals involved during the process of resolution to disputes shall be in written format bearing the written consent of:
 - a. all members, benefit certificate owners, beneficiaries and payers affected thereby, and
 - b. the President of the Society.

2. Resolution of Disputes within Societies and Regions shall follow their respective rules regarding the process of disputes before being appealed to the Budget and Grievance Committee as outlined in the following Articles (04G, 04H, and 04I).

3. A member involved with the resolution of disputes, whether on the Budget and Grievance Committee, Tribunal, or Board of Directors, who is a member of the Society or Region accused, or who is himself under accusation, or who is the accuser with the grievance, cannot act as a voting member in the resolution.

4. The General Counsel shall promulgate and issue rules to implement for handling all matters submitted under each step in the procedures outlined in the following Articles (04G, 04H, and 04I). Those rules are incorporated by this reference and may be modified from time-to-time by the General Counsel of the UNION.

Article 04G Resolution of Matters Dealing with Constitution Disputes

1. The purpose of this Article is to provide a procedure to resolve disputes consistent with the fraternal nature of the UNION in matters dealing with Constitution, By-Laws, and Rule's Disputes after procedures outlined within Societies and Regions, if necessitated, have been exhausted.

2. No lawsuits or any other actions may be brought for any dispute covered by this section. The following are steps and procedures for presenting and resolving disputes:

- a. Step 1. Appeal to Budget and Grievance Committee. All disputes will be sent in a written format outlining the grievance and bearing the signatures of all those involved to the Budget and Grievance Committee. The Budget and Grievance Committee shall review and provide a verdict in the matter by majority vote.
 - b. Step 2. If the grieved wishes to Appeal the verdict of the Budget and Grievance Committee, they shall do so in writing to the Board of Directors at which time the Board of Directors shall establish a Tribunal which shall consist of the General Counsel, a grieved appointment, and a third party neutral approved by both. The tribunal shall review and provide a verdict in the matter by majority vote.
 - c. Step 3. If the grieved wishes to Appeal the verdict of the Tribunal, they shall do so in writing to the Board of Directors at which time the Board of Directors at a Board Session shall review the complaint and provide a verdict in the matter by majority vote. This shall be the final verdict and there shall be no other course of action taken on the grievance.
3. The accused shall have the right to personally appear with Counsel, before the Board of Directors, to present a defense to the charges.

Article 04H Resolution of Matters Dealing with Fraternal Disputes

1. The purpose of this Article is to provide a procedure to resolve disputes consistent with the fraternal nature of the UNION in matters dealing with fraternal disputes after procedures outlined within Societies and Regions, if necessitated, have been exhausted.

2. No lawsuits or any other actions may be brought for any dispute covered by this section. The following are steps and procedures for presenting and resolving disputes:

- a. Step 1. Appeal to Budget and Grievance Committee. All disputes will be sent in a written format outlining the grievance and bearing the signatures of all those involved to the Budget and Grievance Committee. The Budget and Grievance Committee shall review and provide a verdict in the matter by majority vote.
- b. Step 2. If the grieved wishes to Appeal the verdict of the Budget and Grievance Committee, they shall do so in writing to the Board of Directors at which time the Board of Directors shall establish a tribunal which shall consist of the Vice-President or an Appointed Representative of the Vice-President, the grieved appointment, and a third party neutral approved by both. The tribunal shall review and provide a verdict in the matter by majority vote. This shall be the final verdict and there shall be no other course of action taken on the grievance.

Article 04I Resolution of Matters Dealing with Insurance Disputes

1. The purpose of this Article is to provide a procedure to resolve disputes consistent with the fraternal nature of the UNION in matters dealing with Insurance Disputes. This section applies to all past, current and future benefit certificates, members, benefit certificate owners, beneficiaries or payers, and the UNION, corresponding to all claims, actions, disputes and grievances of any kind or nature whatsoever. To the extent permitted by applicable law, this section applies to all claims, actions, disputes and grievances brought by the UNION against members, insureds, certificate owners or beneficiaries. This section does not apply to any claims or disputes relating to interpleaded actions to determine proper owner, beneficiary, or payee.

2. 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:

- a. Step 1. Appeal to Budget and Grievance. All disputes will be sent in a written format outlining the grievance and bearing the signatures of all those involved to the Budget and Grievance Committee. The Budget and Grievance Committee shall review and provide a verdict in the matter by majority vote.
- b. Step 2. Mediation. If Step 1 does not result in a mutually satisfactory resolution, either party has the right to have the matter mediated in accordance with the applicable mediation rules of the American Arbitration Association (or the rules of another neutral organization as agreed upon by the parties).
- c. Step 3. Arbitration. If Step 2 does not result in a mutually satisfactory resolution, arbitration shall be administered by and in accordance with the applicable arbitration rules of the American Arbitration Association (or another neutral organization mutually agreed upon). The arbitrator may award 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 may be awarded for claims arising under applicable law. Unless (and to the extent) prohibited by the applicable law with respect to the issue in dispute, the decision of the arbitrator shall be final and binding, subject only to the right to appeal such decision as provided in the arbitration rules and applicable law.

Article 04J Official Bonds

1. Corporate surety bonds shall be secured and the premiums thereof be reimbursed for their premiums at the end of the claim period of the Bond by the UNION for the President and any other Officer, employee or agent of the UNION designated by the Board of Directors in an amount as determined by the Board of Directors.

Article 04K Limitation of Director Liability and Indemnification

1. To the extent permitted by law, the UNION does hereby agree to indemnify and hold harmless each Director, Officer or employee serving the UNION against liability for any claims or causes of action which may be made against any of the above stated individuals, of any kind or nature, for such acts or omissions which would arise in the performance of their duties. The UNION shall agree to pay any damages on behalf of any of the above stated individuals for which they may be held liable. The UNION shall agree to pay any and all expenses which may be incurred by any of the above stated individuals, including, but not limited to payment of reasonable attorney fees for defense of any claims or cause of action made whatsoever.

2. The UNION shall maintain insurance on Officers and Directors against liability for acts or omissions in the performance of their duties as determined by the Board of Directors.

Article 04L Fraternal Department

1. There shall be in the UNION a Fraternal Department.
2. It shall be the duty of the Fraternal Department to strive for the good of the UNION and its Societies and to promote its goals.

Article 04M Committees

1. Designation:
 - a. The Board of Directors may, by resolution, designate one or more Committees, each Committee to consist of two or more Directors. The Board of Directors may designate other Directors as alternate members of any Committee. In the absence or disqualification of any member of any Committee and any alternate member in the Committee member's place, the member or members present at the meeting and not disqualified from voting, whether the member or members constitute a quorum, may by unanimous vote appoint another Director to act at the meeting in the place of the absent or disqualified Committee member.
 - b. To the extent provided by resolution of the Board of Directors or this Constitution, a Committee shall have and may exercise the powers of the Board of Directors in the management of the business and affairs of the Organization; however, no Committee shall:
 - i. authorize or approve distributions except according to a formula or method, or within limits, prescribed by the Board of Directors;
 - ii. fill vacancies on the Board of Directors or, except as provided in article 04M.1 (a), on any of its Committees; or
 - iii. adopt, amend or repeal By-Laws.
2. The creation of a Committee and appointment of its members must be approved by the greater of (1) a majority of all the Directors in office when the action is taken, or (2) the number of Directors required to take action outlined in the Constitution, By-Laws or Charter of the Committee.
3. Committee Rules:
 - a. Unless the Board of Directors provides otherwise, each Committee of the Board may make, alter, and repeal rules for the conduct of its business. Each Committee shall keep minutes of its meetings, and all action taken by it shall be reported to the Board of Directors.

4. Audit Committee:
 - a. The Board of Directors, at its annual meeting, shall designate an Audit Committee, which shall consist of three (3) or more Directors, each of whom shall satisfy any securities exchange independence requirements then in effect and applicable to the Organization. The responsibilities of the Audit Committee shall be stated in the committee's charter, as approved by the Board of Directors.
5. Other Committees:
 - a. The Board of Directors may establish such other standing or special Committees of the Board of Directors as it may deem advisable, consisting of not less than two (2) Directors. The members, terms, and authority of any such Committee shall be as stated in the resolutions establishing the same.

SECTION FIVE - DISTRICTS, CIRCUITS AND REGIONS

Article 05A Organization of Districts

1. Societies of the UNION shall be organized into ten (10) Districts. Societies within the boundaries shall be part of that District and all aspects of the District allowed by the Constitution and By-Laws of the UNION. The boundaries of these Districts are:
 - a. District 1 Composed of Massachusetts, Vermont, New Hampshire, Connecticut and Rhode Island.
 - b. District 2 New York
 - c. District 3 Pennsylvania
 - d. District 4 Composed of New Jersey, Maryland, Delaware and Florida
 - e. District 5 Composed of Ohio and West Virginia.
 - f. District 6 Composed of Wisconsin, Minnesota, Missouri, Nebraska, Kansas, Arkansas, Texas, California
 - g. District 7 The entire state of Illinois NORTH of the dividing line defined as Roosevelt Rd (RT 38) from Lake Michigan continues west on Rt. 38 to Dixon, Illinois to Route 88 West in Dixon, Illinois and continue west on Rt 88 through the state of Illinois to the Mississippi River.
 - h. District 8 The entire state of Illinois SOUTH of the dividing line defined as Roosevelt Rd (RT 38) from Lake Michigan continues west all the way down to the Mississippi River except the area of Illinois from 67th Street on the north, west from Lake Michigan to Western Avenue, south on Western Avenue to Southwest Highway, west on Southwest Highway to Cicero Avenue, Cicero Avenue south to Interstate 57 to the boundaries of Cook and Will County.
 - i. District 9 The entire state of Indiana and the included area of the state of Illinois from 67th Street on the north, west from Lake Michigan to Western Avenue, south on Western Avenue to Southwest Highway, west on Southwest Highway to Cicero, Cicero to Interstate 57, east to Interstate 57 to the boundaries of Cook and Will County.
 - j. District 10 Michigan

Article 05B Organization of Circuits

1. The Circuits that are grandfathered since the 54th Quadrennial Convention are within the boundaries of the District to which the Societies belong.
2. No new Circuits will be formed after the closing date of the 54th Convention. Those Circuits that are in active existence as of the closing date of the 54th Convention shall be allowed to remain active and shall be accorded all of the rights and privileges as enumerated in the Constitution and By-Laws of the UNION as of and amended by the 53rd Convention of the UNION.

Article 05C Organization of Regions

1. Two or more Societies shall be grouped together in the formation of Regions and recorded in the books of the UNION by Region name and numerical number.
2. Regions shall be created to group several Societies within a close proximity of each other to improve communication between each other of various activities, provide communication to the Director of the District for which the Region is located, and to provide another level of Fraternal, Judicial, & Business resources of the organization to its membership.
3. An application for the formation of a new Region must be filed with the Secretary-Treasurer of the UNION and will be forwarded to the Board of Directors at a regularly scheduled Board of Directors Session who, according to circumstances, may grant or refuse permission. Such application must be signed by at least the President and Secretary of the respective Societies starting the Region, who shall be known as Organizers of the Region.
4. Region Charters may provide at a minimum the following:
 - a. Region Name;
 - b. Region Number;
 - c. Societies included in the Region;
 - d. Purpose of the Region;

- e. Governing Body of the Region;
- f. Rules for the Region not outlined in this Constitution or By-Laws of the UNION.

SECTION SIX - SOCIETIES

Article 06A Organization of Societies

1. An application for the formation of a new Society must be filed with the Secretary-Treasurer of the UNION and will be forwarded to the Board of Directors at a regularly scheduled Board of Directors Session who, according to circumstances, may grant or refuse permission. Such application must be signed by at least eleven (11) applicants, who shall be known as Organizers of the Society.
2. The several members of the UNION shall group into local Societies recorded in the books of the UNION by name and in numerical order.

Article 06B Societies, Their Suspension and Reinstatement

1. A Society is active and in good standing when it has paid all its dues and assessments in the prescribed time, and has fulfilled all of the requirements of the Constitution and By-Laws of the UNION.
2. The Board of Directors may order the suspension of a Society or Circuit for one or more of the following causes:
 - a. for failure to hold regular meetings;
 - b. for non-payment of assessments or other dues to the UNION within the prescribed time;
 - c. for failing to fulfill the requirements of the Constitution and By-Laws of the UNION and the mandates of the Board of Directors;
 - d. for non-response from all officers of the society.
3. The Secretary-Treasurer informs the Society as to whether the amount remitted for its assessments corresponds with his records and for this purpose the Secretary-Treasurer should maintain a complete and accurate list of members of each Society.
4. In case of an unjust suspension of the Society, the Society may appeal to the Board of Directors within sixty (60) days by filing of the proper declaration with the Secretary-Treasurer.
5. A suspended Society may be reinstated within ninety (90) days from the date of suspension. A Society suspended for more than ninety (90) days cannot be reinstated nor can the suspension be annulled by anyone, unless all of its members submit satisfactory evidence of insurability and pay up all assessments and dues for the period of their suspension; however, any member of a suspended Society who can furnish proof that his assessments and dues have been paid up to date shall have the privilege of transferring to another Society by petitioning the Board of Directors, without submitting evidence of insurability.
6. Five (5) members of a suspended Society may present to the Board of Directors a petition for reinstatement and then, the President, upon receipt of such petition, may reinstate it. These reinstated members, together with other members that have joined them shall receive the license of the Society or its copy, should the original be lost, together with the personal property and all the effects in the custody of the Board of Directors.
7. A petition for reinstatement must be filed within six (6) months following notice of suspension. Failure to file a petition for reinstatement within six (6) months of suspension will cause the local Society to be dissolved.
8. A suspended Society cannot dispose of any funds until it has paid the assessments due for each member; in any event, the claims of the UNION shall have priority. Every Officer of a Society opposing the forwarding of assessments to the UNION or delaying or neglecting such, may be removed from office by an order of the Board of Directors, without charges being preferred.

Article 06C Officers and Their Election

1. Each Society shall elect and maintain elected Officers so as to maintain conformity with state and federal statutes. These Officers shall be reported to the Secretary-Treasurer on a yearly basis after all Society elections.

(EDITOR'S NOTE: Sections 7 through 10 of the Constitution are blank. They were purposely left blank by the Task Force that revised the Constitution, in case the PRCUA needs to make further additions to the Constitution in the future. The blank sections will enable such additions to be made without having to renumber everything.)

END OF THE PRCUA CONSTITUTION

BY-LAWS OF THE POLISH ROMAN CATHOLIC UNION OF AMERICA

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SECTION ELEVEN - ORGANIZATION

Article 11A Organization

1. The UNION shall issue to each insured member a certificate specifying the amount or amounts of insurance benefits provided thereby. The application for insurance and the declaration of insurability, if used in lieu of a medical examination as herein provided, shall be signed by the applicant, and, unless the UNION does not make the application part of the contract or agreement with the member or applicant, a copy thereof shall be attached thereto, and all statements made by the applicant therein shall be deemed representations and not warranties. The certificate, together with any riders or endorsements attached thereto, the Articles of Incorporation, Constitution and By-Laws of the UNION, and the application and declaration of insurability, if any, attached as aforesaid, shall constitute the entire contract as of the date of issuance, between the UNION and the insured member; and copies of the same, certified by the Secretary to show the terms and conditions of such contract. Any changes, additions or amendments to said Articles of Incorporation, Constitution or By-Laws duly made or enacted subsequent to the issuance of any such certificate, shall bind the member and his beneficiaries, and shall thereafter govern and control the agreements in all respects from the effective date of said changes, additions, and amendments herein referred to, except that no change, addition, or amendment shall destroy or diminish benefits which the UNION contracted to give the members as of the date of issuance.

Article 11B Funds of the Union

1. There shall be a General Fund and all income of the UNION shall be credited to the General Fund and all disbursements made from that fund.
2. The Convention shall allocate from the General Fund to a Fraternal Fund such sums of money as the Convention deems necessary for the promotion of fraternal, charitable, patriotic and benevolent activities of the UNION.
3. In addition to the funds allocated from the General Fund, the Fraternal Fund shall be authorized to receive any and all funds as are specifically contributed to the Fraternal Fund and designated for the promotion of fraternal, charitable, patriotic and benevolent activities of the UNION.
4. Unclaimed Funds: In the event that no claim is made under any certificate, rider, or endorsement from one qualified to submit such claim within five (5) years from the date it is established from the records of the UNION that monies become due and payable, or if the proper claimant cannot be located within said period of time, the benefits provided in the member's certificate, rider, or endorsement shall be paid according to the Abandoned and Unclaimed Property Laws of the various States as applicable.
5. Any commissions, bonuses, so-called points on any investment or fees for the preparation of a mortgage paid by the investor or borrower are to be allocated to the General Fund of the UNION.
6. The assets of the Fund shall be invested only in such classes or kinds of securities as now or hereafter may be authorized by the Statutes relating to investment of funds of fraternal benefit Societies.

SECTION TWELVE - MEMBERSHIP

Article 12A Beneficiaries

1. The following may be named primary beneficiaries: husband, wife, father, mother, children, legally adopted children, foster children, brother, sister, in-laws, nephews, nieces, uncles, aunts, friends, employers, trusts, the then pastor of a parish of the Roman Catholic Church, charitable organizations recognized by the Internal Revenue Service, estates and persons legally recognized as beneficiaries by the laws of the particular state to which the certificate is subject, and any other persons may be named provided that they are recognized as holding an insurable interest in the life of the insured as defined by the laws of the particular state to which the certificate is subject.
2. A member shall have the right to designate a contingent beneficiary who shall succeed and become entitled to all the benefits of the primary beneficiary under the certificate upon the death of the primary beneficiary. Likewise, successor contingent beneficiaries may be designated, and, in the event multiple successor beneficiaries are designated, a provision may be made for the survivor or survivors of such group to take all of the benefits. The burden of showing proof of death of the primary, contingent and successor beneficiaries shall rest on the beneficiary or beneficiaries seeking the benefits and any determination by the UNION made in good faith as to which of them is entitled to the proceeds of the Benefit Certificate and payment duly made by this determination, shall be forever binding on all of the foregoing designated beneficiaries.
3. In the event of the death of the designated primary, contingent, successor contingent beneficiaries, or all of the multiple successor beneficiaries, if any, prior to the death of the insured, then the death benefit shall be payable to the persons of the class and in the order mentioned in the following classes, the persons of one class sharing such death benefit amount equally to the exclusion of the classes following:
 - a. Insured's living husband or wife,
 - b. Insured's living children, natural or by legal adoption,
 - c. Insured's living grandchildren, natural or by legal adoption,
 - d. Insured's living parents,
 - e. Insured's living brothers and sisters,
 - f. Insured's living nephews and nieces, natural or by legal adoption.
4. In the event a beneficiary designated herein causes the death of the insured, such beneficiary shall be deemed as having predeceased the insured and at no time herein can he or she benefit herein by such action.
5. If there are no persons surviving the deceased member who are included in the above classes, then the benefits shall be payable to the insured's estate or to such persons as the laws of the particular state to which the certificate is subject permit.
6. In the event an insured desires to designate that all or part of the death benefits be payable for funeral expenses and does not desire to create a funeral payment trust, the following endorsement shall be permitted on the insured's certificate:
 - a. "It is hereby designated that we shall pay funeral benefits as might reasonably appear to be due to such person equitably entitled thereto by reason of having incurred expenses occasioned by your burial expenses, not exceeding the laws of the particular state to which the certificate is subject."

7. A member, whose benefit certificate is in good standing, may change his beneficiary at any time by surrendering his benefit certificate to have the same endorsed or a rider attached thereto, designating a new beneficiary in accordance with the laws of the state governing the certificate. Such request for change and designation of a new beneficiary shall be in writing and signed by the member in the presence of the Financial Secretary of the Society. The benefit certificate shall then be forwarded to the Secretary-Treasurer, who shall endorse the same, or attach a rider thereto, and immediately return the certificate to the Financial Secretary for delivery to the member. Upon the attachment of a rider or endorsement by the Secretary-Treasurer, the change of beneficiary shall take effect as of the date the request is received by the Home Office of the UNION, however, such change of beneficiary will be made without prejudice to any payment made by the UNION to the person who was beneficiary before the date of such rider or endorsement.

8. The fact that the member shall disappear and his whereabouts be unknown, and he be not heard from for such a length of time and under such circumstances that, according to the common law or the provisions of any Statute of any State, wherein the UNION is licensed to do business, a presumption arises that such member is dead, shall create no liability on the part of the UNION, upon the benefit certificate issued to such member, unless the presumption of death is established by a decree of a court of competent jurisdiction or unless a surety bond, satisfactory to the Board of Directors, shall have been furnished, indemnifying the UNION against the reappearance of the member.

Article 12B Certificates

1. The Benefit Certificates to be issued by the UNION shall first be approved by the Board of Directors and shall be issued in such amounts, forms and provide such benefits as are permitted by the laws of the State wherein the UNION is licensed to do business.

2. On all certificates issued prior to May 1, 1938, if the age of the member has been misstated, the amount payable under the certificate shall be such as the net monthly mortuary assessments paid by the member would have purchased at the correct age, except that if the age has been overstated, no additional amount of insurance or other values shall be granted for any excess mortuary assessments paid, but the excess monthly mortuary assessments paid, shall be returned to the member or the beneficiary, without interest. In case the member was not eligible on account of age for the form of certificate issued to him at the time of admission, the net monthly mortuary assessments paid shall be returned without interest.

3. Any member in the UNION whose Benefit Certificate, except Term Insurance, was issued prior to June 1, 1942, shall be entitled to one of the following options upon discontinuance of payment of assessments. In case of default in the payment of an assessment, the member shall be entitled to have the full reserve for face amount of the certificate less a surrender charge of not more than one percent (1%) of such face amount, which shall be hereinafter referred to as the cash value, applied to purchase one of the following options, said option to be exercised within one (1) month after default:

- a. PAID UP INSURANCE -- Upon the member's application, the UNION will endorse the certificate as paid-up insurance payable at the same time and under the same conditions as the certificate, the amount to be determined by dividing the cash value herein referred to less any indebtedness by the net single premium at the attained age nearest birthday of the member.
- b. TERM INSURANCE -- Upon the member's application the UNION will endorse the certificate as non-participating insurance from the date of default in the payment of assessments for such term as the cash value herein referred to, less any indebtedness, will purchase as a net single premium at the attained age nearest birthday of the member. The amount of insurance will be the face amount of the certificate. If no choice is made by the member as herein provided, the term insurance option shall be automatically applied unless the certificate of the member provides for a different option, in which case the automatic option in the member's certificate shall govern.
- c. CASH SURRENDER -- Upon application, the member may surrender the certificate and receive in cash the cash value herein referred to, less any indebtedness, in full settlement of all claims under the certificate.
- d. CASH LOANS -- The UNION will advance to the member on the sole security of the certificate, as duly evidenced in writing, an amount which, with interest, shall not exceed the cash value herein referred to, less any indebtedness. Interest on the loan will be the same as provided in the certificate unless the UNION will accept a lower rate, payable in advance. If interest is not paid when due, it shall be added to the principal and bear the same rate of interest. All or any part of the indebtedness may be repaid at any time while the certificate is in full force; and, if not paid, it shall be deducted from any benefits payable, or in settlement made thereunder. Failure to repay such indebtedness or to pay interest shall not void the certificate provided, however, that whenever the amount of the total

indebtedness equals or exceeds the cash value herein referred to, the certificate shall be void and of no force and effect. At the option of the UNION, the granting of a loan may be deferred, unless for the purpose of paying assessments on a certificate in the UNION, for a period of not exceeding six (6) months after application thereof is received at the office of the UNION.

- e. Claims under any certificate or rider shall be submitted on forms prescribed by the Board of Directors. The furnishing of such forms shall not constitute an acknowledgment of liability nor be deemed a waiver of any rights or defenses available to the UNION, nor shall it be deemed a waiver of the right to demand further proofs. If no claim is received by the UNION from one qualified to submit a claim within five (5) years from the date it is established from the records of the UNION that monies became due and payable, or if the proper claimant cannot be located within said period of time, the benefits provided in the insured's certificate or certificates shall be paid into the Abandoned and Unclaimed Property Laws of the various States as applicable.
4. A Benefit Certificate cannot be assigned to secure any debt which may be owing by the member. Any such assignment of a benefit certificate by a member shall be void.
5. A member whose Benefit Certificate is paid-up, regardless of the form of insurance, may continue to be a member in good standing and enjoy all rights and privileges of membership upon paying the monthly dues to the General Fund of the UNION and, if required, his monthly Society dues.

Article 12C Assessments and Dues

1. Regular monthly assessments are payable by every member of the UNION, without notice, on the first day of each calendar month, and if not paid on or before the first day of the following month, the member shall, by the fact, stand suspended from the UNION and shall forfeit all privileges of membership and rights to benefits except where a member is entitled to a non-forfeiture value as provided in his certificate or in the Constitution and By-Laws of the UNION.

2. If the periodical assessments of the members are insufficient to pay all reported death and disability claims and all other benefits promised in the certificates, to maintain the reserves required by law, or an adequate General Fund, the Board of Directors in Board Session is authorized to determine the member's equitable share of such deficiency and levy increased or extra assessments for mortuary or expense purposes, and if same is not paid by the member, the deficiency shall stand as an indebtedness against the individual's certificate and shall bear interest at the rate of five percent (5%) per annum, or in lieu thereof or in combination therewith, the owner may consent to a proportionate reduction in benefits.

The foregoing provisions shall be applicable to all members to the extent of the equitable share of each in any deficiency shown on the valuation including those certificates that have become paid up by their terms or the certificates being carried as extended term insurance. It is understood that there shall be no personal liability for the assessment payments provided for in the certificate and for the additional assessments provided for either in the certificate, Constitution, or By-Laws.

3. The insertion in the official publication of the UNION of the notice of regular or special assessments and also other official notices shall be sufficient notice to the members. The sending by mail of the official publication to each individual member, addressed to his last known address according to the books of the UNION shall be deemed as regular.

4. Certificates issued prior to May 1, 1938 are based on the American Experience Table of Mortality with four percent (4%) interest, Illinois Standard Method of Valuation; certificates issued from May 1, 1938 to May 31, 1942 are based on the American Experience Table of Mortality with three and one-half percent (3 1/2%) interest, Illinois Standard Method of Valuation; certificates issued from June 1, 1942 to August 31, 1951 are based on the American Experience Table of Mortality with three percent (3%) interest, Illinois Standard Method of Valuation; and all certificates issued on and after September 1, 1951 are based on the 1941 Commissioners Standard Ordinary Table of Mortality with two and one-half percent (2 1/2%) interest, Commissioners Reserve Method of Valuation. Certificates issued after January 1, 1965 to December 1, 1988 are based on 1958 Commissioners Standard Ordinary Table of Mortality with two and one-half percent (2 1/2%) interest, Commissioners Reserve Method of Valuation. Life Insurance Policies issued after December 2, 1988 are based on the 1980 Commissioners Standard Ordinary Table of Mortality with five percent (5%) interest, Commissioners Reserve Method of Valuation.

Life Insurance Certificates issued by the UNION after January 1, 2007 will be based upon the 2001 Commissioners Standard Ordinary Mortality Table.

The maintenance of funds to the full amount of the tabular reserves required by such standards after providing for all death claims and other liabilities, is hereby made obligatory.

Article 12D Regular and Special Assessments and Forms of Insurance

1. On all certificates issued on or before January 1, 1923, referred to herein as Class A and Class B Certificates, the cash surrender value referred to in Section 12, Article 12B, Sub-Section 3, will be determined as follows:

The age shall be the age nearest birthday on January 1, 1934 and the reserve shall be computed from January 1, 1923. Class A and Class B Certificates shall be entitled to all of the options provided for in the above mentioned Section 12, Article 12B, Sub-Section 3, calculated as herein provided.

2. No action at law or in equity shall be brought or maintained on any cause or claim arising out of the membership in the UNION unless suit is commenced within three (3) years from the date of death of the member, provided, however, if said period of three (3) years shall be prohibited by the law governing the certificate, then such period shall be the shortest period permitted by the law governing the certificate.

Article 12E Membership - Juvenile

1. Children shall be admitted under such rules and regulations as may be enacted by the Board of Directors and which are not in conflict with the laws of the States in which the UNION is licensed to do business, and benefit certificates to be issued by the UNION shall be first approved by the Board of Directors and shall be issued in such amounts, forms and provide such benefits as are permitted by the laws of the States wherein the UNION is licensed to do business.

2. Certificates issued prior to May 1, 1938, are based on the English Life No. 6, four percent (4%) interest, Illinois Standard Method Valuation, except the Educational Annuity which is based on the Standard Industrial Table of Mortality, four percent (4%) interest, Illinois Standard Method of Valuation; certificates issued from May 1, 1938 to May 31, 1942, are based on the American Experience Table of Mortality with three and one-half percent (3 1/2%) interest, Illinois Standard Method of Valuation, except the Educational Annuity and the Term to Age 16, which are based on the Standard Industrial Table of Mortality with three and one-half percent (3 1/2%) interest, Illinois Standard Method of Valuation; certificates issued from June 1, 1942 to August 31, 1951, are based on the American Experience Table of Mortality with three percent (3%) interest, Illinois Standard Method of Valuation, except the Juvenile Term which is based on the Standard Industrial Table of Mortality with three and one-half percent (3 1/2%) interest, Illinois Standard Method of Valuation; and all certificates issued on and after September 1, 1951, are based on the 1941 Commissioners Standard Ordinary Table of Morality with two and one-half percent (2 1/2%) interest, Commissioners Reserve Method of Valuation; certificates issued after January 1, 1965, to December 1, 1988 are based on 1958 Commissioners Standard Ordinary Table of Mortality with two and one-half percent (2 1/2%) interest, Commissioners Reserve Method of Valuation. Life Insurance Policies issued after December 2, 1988 are based on the 1980 Commissioners Standard Ordinary Table of Mortality with five percent (5%) interest, Commissioners Reserve Method of Valuation.

3. The maintenance of funds to the full amount of the tabular reserves required by such standards after providing for all death claims and other liabilities is hereby made obligatory.

4. Every Juvenile certificate shall at all times be subject to any changes, additions or amendments duly made to the Charter, Articles of Incorporation of the UNION or to the Constitution and By-Laws, so far as the same relate to the Juvenile Division; and any such changes, additions or amendments, from time to time made, shall govern and control the outstanding Juvenile certificates in all respects and in the same manner and to the same extent as if the same had been made prior to and were in force at the time of the issuance of such certificates and making of the application therefore.

5. All sections of the By-Laws of the UNION relating to duties of Officers, beneficiaries, proofs of claims, time of bringing action for recovery of benefit, the matter of waivers, the receipts, allocations of receipts and disbursements of funds, transfer of membership, the detail of business, the payment of dues and assessments, the declaration of dividends, and the effect of failure to pay dues and assessments, shall apply to the Juvenile Division, the same as to the other Departments or Divisions of the UNION, and to Benefit Certificates issued thereunder and to beneficiaries of members of such Department or Division.

6. Regular monthly assessments and dues are payable for every member of the Juvenile Division without notice on the first day of each calendar month and if not paid on or before the first day of the following month, the child, by that fact, shall stand suspended from the UNION and shall forfeit all privileges of membership and rights to benefits except as provided in his certificate.

7. The insertion in the official publication of the UNION of the notice of regular or special assessments and also other official notices shall be sufficient notice to the applicants for the Juvenile members. The sending by mail of the official publication to each individual applicant who is a member of the UNION, addressed to his last known address according to the books of the

UNION, shall be deemed as regular and sufficient notice to such applicants of their liability for the assessment due and other matters published in such official announcements.

Article 12F Suspension of Member

1. A member having \$50,000 or more in a single PRCUA certificate, considered past due after 31 days, is suspended for that certificate and is required to submit a new application along with a medical exam, at the suspended member's cost, before reinstatement, if insurable. This delinquency necessitates the Secretary-Treasurer's office to:

- a. Notify the suspended member of actions taken;
- b. Notify Sales Department, Society's Secretary and Member regarding the assumption of medical exam.

SECTION THIRTEEN - CONVENTION

Article 13A Pre-Convention Committees

1. Arrangements Committee:

- a. The Arrangements Committee consists of five (5) members from the locality in which the Convention shall be held.
- b. It is nominated by the President of the UNION not later than one year before the Convention. It shall consult with the President of the UNION in all matters.
- c. This Committee may, with the consent of the President of the UNION, name sub-committees for special work. The Chairman of the Arrangements Committee shall be an ex-officio member of all its sub-committees.
- d. It is the duty of the Arrangements Committee:
 - i. to make preparations for the Convention;
 - ii. to recommend to the Board of Directors a facility suitable for a Convention;
 - iii. to furnish information and give advice to the delegates;
 - iv. to arrange lodging accommodations for the delegates and their guests;
 - v. to furnish the local press the necessary information;
 - vi. to invite to the Convention the press and local guests;
 - vii. to publish in the official publication the Committee's addresses thirty (30) days before the Convention and to furnish all necessary information.

Article 13B Election of Delegates

1. Election of delegates and their alternates to the Convention shall be held in the months of April or May during a regular or special Society meeting.

2. The Society shall notify each member at least seven (7) days in advance of the date and place of the meeting at which the election of delegates shall be held.

3. Nominations for delegates shall be oral. The Chairman must give each member a chance to nominate his candidate for delegate.

4. A member may vote for as many candidates as the Society has the right to elect delegates. No candidate may receive more than one vote from one member. A member may vote only for candidates whose names have been presented before the closing of nominations.

5. The election of delegates may be either by ballots or by raising of hands. In either case a committee of judges composed of three (3) members, appointed by the Chairman or elected by the Society before the voting takes place, shall count the votes. Every delegate and alternate must, however, be elected by a majority of the votes cast.

6. If the Society votes by ballot, it is the duty of the judges to hand to each member a ballot, on which the voter shall write the names of candidates he wishes to elect as delegate, and return the ballot to the judges.

7. To watch the counting of votes by the election judges, each candidate for delegate may have his representative present or he may be present himself.

8. The judges of election must be sworn in before the votes are counted; they must elect from among themselves a chairman who announces the results of the voting to the members.

9. In case of a disagreement regarding the results of an election, the candidate or any interested member may, within fifteen (15) days from the time the results of the election have been announced, appeal to the Board of Directors. The Board of Directors may, after an investigation, order a new election for good cause shown. In the event that there exists no local Circuit in the area, the appeal shall be made to the Board of Directors.

10. Members eligible to vote for a delegate to the Convention are all those described in Article 02B of the Constitution.

11. The Secretary-Treasurer when notifying a local Secretary of the number of active members must include the names and addresses of paid up members belonging to said Society.

Article 13C Committees of the Convention and their Duties

1. The Committees of the Convention shall consist of a minimum of (3)

members unless otherwise stated.

2. Committee on Credentials:
 - a. The Committee on Credentials is composed of three (3) members appointed by the President prior to the Convention, two (2) more members are added by the Chairman of the Convention.
 - b. It examines all credentials, passes upon complaints and petitions in connection therewith and submits its findings to the Convention for approval.
 - c. The Committee on Credentials must render its decisions in conformity with the Constitution and By-Laws and must report to the Convention at each session until the business is exhausted.
 - d. Decisions upon credentials questioned cannot be postponed except for very important reasons. A delegate whose credentials have been questioned and who has been harmed by the delay of the decision may appeal to the Convention at the next following session.
3. Committee on Rules and Order:
 - a. The Committee on Rules and Order shall consist of five (5) delegates.
 - b. It shall be its duty to prepare a rule of action for each session of the Convention.
 - c. It shall be continuously in contact with all Committees and other subdivisions performing the Convention's business who may wish to communicate with the Convention, and to place them on the program as soon as their work is completed and they are ready to report to the Convention.
 - d. At the beginning of each session, they shall announce the program for that session; such program must be complete enough to occupy the full time of the session, and should be of such nature as to permit its full execution.
4. Information Committee:
 - a. The Information Committee shall furnish the delegates of the Convention information as to the ways and means of filing petitions, complaints, resolutions, and other communications concerning the business of the Convention.
 - b. It shall also render assistance in preparing of same.
5. Press Committee:
 - a. The Press Committee shall furnish the news media with reliable information with reference to the activities and the aims of the Organization and the business of the Convention.
6. Committee on Resolutions:
 - a. The Committee on Resolutions shall consist of five (5) delegates.
 - b. It shall examine resolutions introduced, and prepare all resolutions of the Convention.
7. Committee on Interrogation:
 - a. The Committee on Interrogation submits to the Convention the program of interrogation and receives the applications of those wishing to interrogate the Officers.
8. Candidates Qualification Committee:
 - a. The Chairman of the Convention shall appoint a Candidates Qualifications Committee composed of three (3) members who shall serve prior to and at the next Convention.
 - b. It shall be the duty of the Candidates Qualifications Committee, at least sixty (60) days before the Convention, to scrutinize all of the applications of the candidates, whether forwarded by the candidate, by an individual, or a Society with the consent of the person so nominated, as to the qualifications of the candidate for the office, as to his eligibility in accordance with the Constitution and By-Laws and any rejection may be appealed to the Convention at its earliest session.
 - c. Any member of the UNION who is a member of the Qualifications Committee shall first resign from such Qualifications Committee before seeking any office of the UNION.

Article 13D General Rights and Duties of Committees of the Convention

1. All the reports of the committees approved by the Convention must be in writing and signed by the members of the respective committees.
2. The President and Secretary-Treasurer of the UNION must make arrangements to pay the members of the several committees for services rendered to the Convention before its adjournment.
3. All the members of Board of Directors of the UNION are obliged to present themselves before the Convention Committees, upon their request, to explain matters to them and to produce records and documents whenever needed.

SECTION FOURTEEN - SUPREME GOVERNING BODY

Article 14A Fraternal Department

1. The Fraternal Department shall be headed by the Vice-President who will supervise its activities, and the Vice-President shall report to the President of the UNION on the activities of the Fraternal Department.
2. The Fraternal Department shall have three (3) Divisions being:
 - a. The Juvenile Division;
 - b. The Youth and Sports Division;

- c. The Adult Division.
3. The Vice-President shall submit quarterly reports of the activities and expenditures of the Divisions of the Fraternal Department to the Board of Directors of the UNION.

Article 14B Committees of the Board of Directors

1. Executive:
 - a. The Executive Committee shall have the right and authority to vote on all stocks and proxies of the UNION at all meetings of companies in which the UNION has a financial investment and interest.
 - b. The majority vote of the Executive Committee shall decide and determine the position that the UNION shall take on all issues on which the UNION has a right to vote and cast its vote or votes accordingly.
2. Investment:
 - a. The Investment Committee shall consist of the President, the Vice-President, the Secretary-Treasurer and two Directors.
 - b. The two Directors are appointed by the Board of Directors at a Board Session for a period of one year
 - c. The Committee shall elect a chairman and a secretary and shall pass on all investments and no monies shall be invested unless approved by a majority of the Committee.
 - d. Minutes shall be kept of all meetings and read at Board Sessions.
 - e. No investments shall be made unless the legality of such investments shall have been approved by the General Counsel.
3. Long-Range Planning:
 - a. The Long-Range Planning Committee shall consist of five (5) members.
 - b. It shall be the Committee's purpose for reviewing changes taking place in our society and recommend suggestions and plans that will provide the UNION with the opportunity to keep up with these new changes.
 - c. The Committee shall report annually to the Board of Directors and their report shall be made available for all members to view.

SECTION FIFTEEN - DISTRICTS, CIRCUITS AND REGIONS

Article 15A Districts

1. Districts shall be composed of the representatives of the several Societies of the UNION.
2. Every Society shall be represented by one delegate. Societies having more than twenty-five (25) members have the right to one additional delegate for each additional twenty-five (25) members or fraction thereof.
3. The right to represent a Society cannot be delegated to different persons. Only representatives in person may vote in a District.
4. A Society may release its delegate at any time and elect another in his place, provided it notifies the Secretary of the District.
5. Each District may adopt its own By-Laws provided they are not contrary to the Constitution and By-Laws of the UNION. These must be approved by the President of the UNION.
6. All Societies existing or forming within the boundaries of the District are duty bound to belong to said District and to take part in its work through the delegates of the Society.
7. A Society belonging to a District for three successive months and not taking active part in its duties shall be reported by the District to the President of the UNION for suspension.
8. A Society suspended may be reinstated after it has made solemn declaration of its intention to share the duties of the District.
9. Election of delegates to the Districts shall take place in December of each year. Officers of other insurance organizations cannot be delegates to the Districts.
10. The delegates of the several Societies shall deposit their credentials with the Districts in the month of February. Election of the Officers of the District shall be held during February of each year.
11. The Presidents of the Societies are ex-officio delegates to the District.
12. The Secretary of the District shall advise each Society of District meetings and the approaching election by written notice timely mailed.
13. The regular meetings of the Districts shall be held at least twice during each year. The written minutes of the meetings shall be sent to the Secretary-Treasurer of the UNION.
14. One-third (1/3) of all of the lawful delegates to the District shall constitute a quorum.
15. The District shall have original jurisdiction over grievances pertaining to local and Society matters.

Article 15B Committees of the District

1. Every District shall elect the following committees:
 - a. Committee on the Good of the District
 - b. Committee on Festivals and Manifestations
 - c. Committee on Grievances
 - d. Committee on Finances

e. Committee on Sports

In addition to the foregoing, the District may create such other committees as conditions and exigencies require. Committees shall be composed of three (3), five (5), or seven (7) members.

2. The Secretary of the District shall furnish the Executive Board with a list of members of the Board, of the several committees and the several Societies constituting the District.

3. The Board of the District is composed of: The President, Chaplain, Vice-President, Recording Secretary, Financial Secretary, Treasurer, Sergeant-at-Arms and two Trustees.

4. The Officers of the District shall fulfill the imposed duties in conformity with the Constitution and By-Laws of the UNION.

Article 15C District Duties

1. The Districts are the chief propagators and guardians of the ideas, aims and principles of the UNION within their confines.

2. It shall be the duty of the District to undertake every lawful action, which shall redound to the growth and prestige of the Organization.

3. It shall be the duty of the District to arrange an Annual Sacred Heart Mass for the members within the boundaries of the District.

Article 15D Committees of the Regions

1. As established by the Board of Directors, a Region shall create such committees as conditions and exigencies require. Committees shall be composed of three (3), five (5), or seven (7) members.

2. Committees of Regions shall provide reports to the Board of Directors at each Board Session or when called upon by the Board of Directors to provide a report.

Article 15E Region Duties

1. The Regions are the chief propagators and guardians of the ideas, aims and principles of the UNION within their confines.

2. It shall be the duty of the Region to undertake every lawful action, which shall redound to the growth and prestige of the Organization.

3. It shall be the duty of the Region to arrange an Annual Sacred Heart Mass for the members within the boundaries of the Region.

4. It shall be the duty of the Region to uphold the rights of the Regions and their members, to exert beneficial influence over the youth of the UNION and to defend our language and our religion.

5. It shall be the duty of the Regions to organize social meetings for the benefit of the Societies and Organization.

6. It shall be the duty of the Region to embrace Catholic Action in the manner prescribed by the President's proclamation and approval by the Board of Directors.

SECTION SIXTEEN - SOCIETIES

Article 16A Rules for Societies

1. No Constitution of a Society may be in conflict with the Constitution and By-Laws of the UNION, the laws of the United States or the laws of the State in which the Society operates.

2. All laws and amendments passed by the Society must be submitted to the Board of Directors for examination and approval.

3. Societies shall not be permitted to undertake or participate in any activities which are not expressly authorized by the Board of Directors of the UNION. Example: "public activities such as fundraisers, leases, mortgages, rentals or purchase of real estate, among other similar activities which involve the public at large." Districts and Societies shall apply for consent to the Board of Directors to undertake or participate in such activities. A two-thirds (2/3) majority vote by the Board of Directors shall be required to approve any such activities of the Districts or Societies.

Article 16B Meetings

1. The regular meeting of the Society shall be held at the time and place determined by the By-Laws of the Society at a regular interval.

2. Special Meetings may be called by the President of the Society, or at the written request of at least one-third (1/3) of the members of the Society; should the President refuse or fail to call a special meeting so demanded, then one-third (1/3) of members shall call the meeting.

3. At a Special Meeting only matters may be considered for which the meeting was called.

4. The Recording Secretary shall notify all the members of the Special Meeting, either personally or in writing at least two (2) days before the meeting.

5. Ordinary meetings do not require special notices.

6. In case of absence of the President, the Vice-President opens the meeting and presides at the meeting, and in case of the absence of both, the next ranking Officer of the Society, who then suggests to the meeting the election of a President pro tem. Any member elected by a majority of votes may act as a President pro tem.

Article 16C Officers and Their Election

1. Every member in good standing may be a candidate for any office in the Society, except an agent of a life insurance company or a field worker of other fraternal benefit Societies. This prohibition does not apply to an agent of a life insurance company in which the UNION has a financial investment and interest and such agent may be a candidate for any office in a Society.

2. Officers shall be nominated and elected by a majority of votes at the first regular meeting in December. The duration of their terms shall be one year or until successors are legally elected and inducted into office.

Article 16D Officers' Duties, Bonds

1. The Pastor of the local parish to which a Society may belong shall be ex-officio the Chaplain:

a. he may, however, designate another local priest to act as Chaplain. The Chaplain watches over the religious welfare of the Society and its members, and the moral side of the Society's aims and aspirations. He administers the oath to the newly elected Officers before they take over the duties of their office and performs all other duties connected with his office.

2. The President:

a. presides at all meetings and enforces the Constitution and By-Laws of the UNION and the Society and the mandate of the Board of Directors;

b. decides all questions on the order of the day;

c. does not vote but acts as a judge and decides the result of the elections. He votes, however, when Officers are elected and candidates are to be submitted to the Society and whenever the votes are equally divided;

d. appoints all committees, unless the Society decides otherwise;

e. signs orders of the Treasurer for monies to be paid out of the Society's treasury;

f. convokes special meetings;

g. receives and keeps in his care the bonds of the Officers, if bonds are required by the Board of Directors of the UNION, and all documents executed by them;

h. represents the Society outside the meetings and performs all other duties that the Constitution and By-Laws of the Society shall require of him.

3. The Vice-President assists the President in conducting the meetings and in all other duties of his office, and in case of his absence or disqualification, he presides and performs the duties of the President as above set forth.

4. The Recording Secretary:

a. keeps the minutes of all regular and special meetings in a separate book;

b. conducts the general correspondence and the correspondence with the Board of Directors, and the office of the Secretary-Treasurer;

c. keeps in his charge all records and letters, reads them at the meetings;

d. keeps accurate addresses of the members and furnish them to the Board of Directors to whom he also sends all prescribed reports and statements;

e. keeps the roll of candidates, informs the office of the Secretary-Treasurer in all matters pertaining to new members, as for instance, with reference to the names, the number, age, address and occupation of the new members;

f. advises candidates of their admission within five (5) days after the meeting asking them to submit to medical examination, and notes the names of the rejected candidates.

5. The Financial Secretary:

a. furnishes the Recording Secretary with all the information concerning suspended, reinstated and expelled members, the names and number of the defaulting members, the amount of the assessments due and other dues in arrears;

b. collects all assessments and dues and records them properly;

c. shall be compensated for services as established by the Convention with the approval of the Illinois Department of Insurance.

6. The Treasurer:

a. shall receive from the Financial Secretary all monies paid to him for the assessments due to the UNION and the Society, receipt for same and deposit the funds so received in a bank designated by the Society in the name of the Society. The funds thus deposited may be withdrawn by check only signed by himself as Treasurer and attested by the President and Financial Secretary;

b. shall keep accurate accounts of the mortuary fund and other funds in suitable books and does not permit use of these funds for purposes other than those they were made for;

c. shall keep the books in order and ready for examination at any time and shall close them not later than December 25th of each year.

7. The Sergeant-at-Arms:

a. shall have charge of the emblems, badges, regalia and other property of the Society;

b. shall preserve order in the meeting hall and during the manifestations. In these matters he is assisting the President or any Officer taking the President's place.

8. The retiring Officers must surrender to the Society or their legally elected or appointed successors all the funds, books, records, badges and all property of the Society and render an account of their stewardship.

Article 16E Complaints, Adjudications and Fines

1. Any member of the UNION may have charges preferred against him.
2. A complaint filed with the Board of Directors must be signed by three (3) members in good standing and if a member is found guilty, the Board of Directors fixes the penalty by a two-third (2/3) majority vote at its regular or at a special meeting.
3. If a whole Society is under charge, it must not hold elections and installation of officers; it must not issue transfer cards, nor dispose of its funds or its property; in short, it cannot perform any function with exception of paying legal obligations, assessments and dues to the UNION, and sick benefits when insurance of members against sickness exists.
4. From all cases decided within the Society, an appeal may be made to the Board of Directors. In such cases the appellant must send his appeal to the President within thirty (30) days from the date the decision has been rendered by the Society, giving fully his reasons for such appeal.
5. When a member or Society is accused, all notices and summons, as well as copies thereof on members, officers and Societies, must be delivered personally to the parties involved, or sent by registered or certified mail to addresses as they appear on the books of the Secretary-Treasurer. The return receipt shall be sufficient evidence of the mailing of the documents to the involved parties.
6. Any member convicted by a Society's Judicial Committee of having committed offenses contrary to the Constitution, By-Laws, and Rules of the UNION may be punished by a fine, reprimand, suspension, or expulsion from the UNION.
7. A suspension shall not alter, change or modify the insurance benefits as provided in the member's certificate.

Article 16F Judicial Proceedings in Societies

1. The complaint must be in writing,
 - a. specifically stating the offense and the section of the Constitution and By-Laws of the Society or the UNION violated;
 - b. signed by the member or members making the complaint;
 - c. and the complaint is to be filed with the President of the Society.
2. The complaint is read by the President at the next regular meeting of the Society and by a majority vote of the members present at the meeting; the complaint is referred to a Judicial Committee composed of five (5) insured members elected at the same meeting.
3. Immediately after election, the Committee shall meet, elect a Chairman and Secretary from its membership. The Secretary shall, at least five (5) days prior to the date of the trial of the accused member, serve personally or by registered mail a copy of the charges and a notice of the trial, giving the place, date, and hour when the trial will be held.
4. The accused has the right to defend himself or engage Counsel. Refusal or neglect to stand trial after having been duly served with notice of the time and place of trial, shall be an admission of guilt and a verdict of guilty shall be voted by the Committee. Only insured member and Counsel for the accused shall be admitted to the trial chamber.
5. After the trial is concluded, the Committee takes a vote and the majority vote decides the verdict, which verdict is reported by the Chairman of the Committee at the next regular meeting of the Society. If the verdict is "not guilty" and the majority of the members of the Society approve the verdict, the accused member shall be declared not guilty. If the Judicial Committee reports a verdict of "guilty of the charges" and a majority of the members approve the verdict, the accused member shall be declared guilty.
6. The Society shall determine by a majority vote of the members present the penalty for the offense, however, decision imposing the penalty of expulsion shall be by vote of two-thirds (2/3) of the members present.
7. The accuser, as well as the accused, in a trial for violation of a section of the Constitution and By-Laws of the UNION, if the complaint is filed in accordance with the Constitution and By-Laws of the UNION, shall have the right before the commencement of the trial to demand in writing, a transfer of the case before a court of a different Society, also consisting of five (5) insured members. The purpose of such proceedings is to secure absolute impartiality, especially in more important cases. Such a written petition shall be duly founded and shall be addressed to the President of the UNION. The President then advises the Society that it shall elect a Committee to try the matter at issue.
8. From the decision of the Judicial Committee and Society, either the complainant or the accused may appeal to the Board of Directors by filing notice of appeal with the Recording Secretary of the Society and the Secretary of the Board of Directors within thirty (30) days thereafter, setting forth the reason for the appeal. The Recording Secretary shall, within ten (10) days, send all documents and a copy of all the minutes pertaining to the trial to the Board of Directors and it shall act on the appeal and render a decision as soon as practicable.

Article 16G Transfer

1. Every member in good standing wishing to transfer from one Society to join another must first obtain an acceptance from the Society he is joining, then present the application to the Society he is leaving.

2. When receipt of the application for a transfer card is properly filed, the Society must issue such to the member, unless he be under charges or unless charges shall be shortly preferred against him.
3. A member to whom a transfer card has been issued must file it within thirty (30) days with the Society he is joining, or he shall be suspended.
4. A member transferring to another Society must be a member of the new Society for one year before the Quadrennial National Convention before the transferee can qualify to become a Delegate from this Society.

Article 16H Consolidation of Societies

1. Two or more Societies of the Union may consolidate in accordance with at least the following:
 - a. The consolidating Societies shall give notice to the Secretary-Treasurer of the UNION of the proposed consolidation prior to the consolidation being effected, and also shall obtain from the Secretary-Treasurer current roster lists of all of the members of the consolidating Societies. The Secretary-Treasurer must provide, in a timely manner, those roster lists to the Societies involved upon request;
 - b. The Secretary-Treasurer shall, prior to the consolidation being effected, inform the Directors of the proposed consolidation;
 - c. The Officers of the consolidating Societies shall, after notice to the members of the Societies involved of the possible consolidation, agree on the terms of the proposed consolidation, including the distribution or use of any funds in the treasuries of the Societies involved;
 - d. The consolidating Societies shall comply with any other reasonable rules and regulations of the Board of Directors of the UNION that are not inconsistent with any of the foregoing.

Article 16I Dissolution of a Society

1. A Society may be dissolved in accordance with the rules and regulations of the Board of Directors.

SECTION SEVENTEEN - MERGERS**Article 17A Mergers**

1. If, and in the event that the UNION shall enter into an agreement whereby another fraternal organization shall merge into the UNION, then those persons who shall become new members of the UNION by and through such a merger shall be entitled to enjoy and exercise all of the rights and privileges afforded to them by virtue of their membership in the UNION. Such rights and privileges shall include those specifically provided for in an Agreement of Merger approved by the Board of Directors and thereafter by the requisite number of delegates to the Convention immediately preceding the merger, and may include, by way of example and not by way of limitation, eligibility to be a member of the Board of Directors of the UNION until the next Convention, eligibility to be a delegate at the next Convention and eligibility to be a candidate for elective office at the next Convention.
2. Notwithstanding anything to the contrary in Paragraph 1 of this Article 17A, the rights and benefits afforded in a Merger Agreement approved as set forth in Paragraph 1 of this Article, to those who would be new members of the UNION by and through any future merger, shall not:
 - a. be deemed to amend any provision of this Constitution;
 - b. permit any such new member to hold a position as an officer of the UNION without running for election at the Convention next following the merger;
 - c. permit more than one such new member to hold a position as a Director of the UNION during the period following the merger and until the Convention next following the merger; and
 - d. if such a new member is permitted to hold a position as a Director of the UNION as part of the merger agreement, then such right and position shall continue only until the Convention next following the merger and at which time the position shall cease to exist and such new member must, if desirous of being a Director of the UNION, qualify and run for the position of Director in accord with the provisions of this Constitution.

SECTION EIGHTEEN**Article 18A Pronouns**

1. All pronouns and any variations thereof are deemed to refer to the masculine, feminine, neuter, singular or plural as the identity of the person, persons, or entity may require.

EDITOR'S NOTE: Sections 19 and 20 of the By-Laws are left blank purposely by the Task Force that revised the By-Laws, so the document won't need to be renumbered in case additions to the By-Laws are made in the future.

END OF PRCUA BY-LAWS

PROCEDURES AND DOCUMENTS OF THE POLISH ROMAN CATHOLIC UNION OF AMERICA

SECTION 21 - ORDER OF MEETINGS

21A Order of Election Meeting for Delegates to Convention

On the day, at the time and place fixed, the members of the Society meet for the purpose of electing delegates. The order of election is as follows:

1. Formal opening of the meeting by the President of the Society
2. Roll call
3. Resolution as to how the election shall be held
4. Election of the Chairman of the election
5. Election or appointment of three judges of the election
6. Nomination of candidates
7. Voting
8. Counting of votes
9. Announcement of the result of election

21B District's Order of Business

The order of business transacted at the meetings of Districts belonging to the UNION shall in principle be as follows:

- a. Opening and invocation
- b. Roll call
- c. Reading of minutes
- d. Reading of correspondence
- e. Reports of Officers and committees
- f. Unfinished business
- g. New business
- h. At yearly meetings -- administration of oath to new Officers and election of committees
- i. Prayer and adjournment
The manner of electing Officers and committees is left to the discretion of the District.

21C Societies' Order of Business

The order of business transacted at the meetings of Societies belonging to the UNION shall in principle be as follows:

- a. Opening of meeting with a prayer
- b. Roll call of Officers
- c. Reading, correcting and approval of minutes
- d. Admission of candidates
- e. Report of members of investigating committee
- f. Balloting on candidates
- g. Initiation of candidates
- h. Appointment of Committees
- i. Reading and disposition of correspondence
- j. Report on ailing members
- k. Report of special committees
- l. Receipt and settlement of accounts
- m. Unfinished business
- n. New business
- o. Report of Officers
- p. Nomination and election
- q. Installation of Officers
- r. Oath of office
- s. Good of Society
- t. Suspension of members
- u. Closing of meeting with a prayer
2. All meetings, regular and special, shall be held in the above order. Only by resolution of the Society is a change possible in the above order.

SECTION 22 - OATHS OF THE UNION

22A Oath of the Convention Delegates

When the Credentials have been examined and accepted by the Committee, the Chaplain or some other priest present at the Convention, will administer the oath to the delegates as follows:

"We, delegates elected to the Convention of the POLISH ROMAN CATHOLIC UNION OF AMERICA, do solemnly swear that we will faithfully perform the duties placed upon us to the utmost of our ability. With all our strength we shall work for the good and development of the Organization. In our Counsels and Resolutions, we shall follow the dictates of our conscience always bearing in mind the good and the welfare of the Organization. In the fulfilling of this oath so help us the Sacred Heart of Jesus. Amen."

22B Oath of the Executive Board

After the approval of the election, the new Officers and Directors take the following oath:

"I, (name) elected by the Convention to the office of (name of office), do solemnly swear that I shall conscientiously and faithfully perform the duties of my office in the spirit of the Constitution of the POLISH ROMAN CATHOLIC UNION OF AMERICA; that I shall earnestly promote the good and the welfare of the Organization. In the keeping of this oath, so help me the Sacred Heart of Jesus. Amen."

22C Oath of the District Delegates

This oath shall be administered by the Chaplain, or any other priest present. In case there is no priest present, the President or oldest member of the UNION shall administer the oath.

"We _____, Delegates of the _____ Society of the POLISH ROMAN CATHOLIC UNION OF AMERICA, do solemnly swear, that we honestly and conscientiously will perform all our duties as members of District No. _____, that we will advance the welfare of the Districts always bearing in mind the good of the Societies and the development of the POLISH ROMAN CATHOLIC UNION OF AMERICA, so help us the Sacred Heart of Jesus. Amen."

22D Oath of the District Officers

"I, (name of officer) elected to the office of (name of office) of District No.____, do solemnly swear, that I shall conscientiously, honestly and justly perform the duties of my office and that I shall never violate the Constitution of the POLISH ROMAN CATHOLIC UNION OF AMERICA. The Sacred Heart of Jesus so help me to keep this oath. Amen."

22E Oath of the Society Officers

"I, (name of officer), elected to the office of (name of office) of Society No.____, do solemnly swear, that I shall conscientiously, honestly and justly perform the duties of my office, and that I shall never violate the Constitution of the POLISH ROMAN CATHOLIC UNION OF AMERICA, nor the Constitution of this Society, so help me the Sacred Heart of Jesus. Amen."

SECTION 23 - FORMS

23A Form of Credentials for Districts

At the annual meeting of Society No. _____ held the day of _____ A.D. 20____ Delegate _____ has been commissioned to represent our Society in District No.____ of the POLISH ROMAN CATHOLIC UNION OF AMERICA with full voting powers. Anything the above named Delegate shall do at the meetings of the District shall be fully binding upon this Society.

In witness whereof, we have hereunto set our hands and seal of the Society, this ___ day of ___ A.D. 20___, at _____.

CHAPLAIN
(SEAL)

PRESIDENT

RECORDING SECRETARY

SECTION 24 - CHARTERS

SECTION 25 - POLICIES

(EDITOR'S NOTE: INCLUDES PRCUA PRIVACY POLICY)

Protecting your privacy is important to the Polish Roman Catholic Union of America. We want our customers to understand what information we collect and how we use it.

Information We Collect About You

You have provided the Polish Roman Catholic Union of America certain nonpublic personal information, such as your name, age, residence, marital status and social security number. If you have applied for life insurance or an annuity, you also provided us with employment and medical information and authorized us to obtain further information concerning your health history, mode of living, avocations and other personal characteristics. Based on this authorization, only the minimum amount of information necessary to underwrite your application has been collected. If you have applied for a mortgage or a student loan, you also have provided us with information about your employment, income and assets.

Information We Collect Through Our Website www.prcua.org

We do track general website non-personal information to determine the number of website visitors; date and time of access; host or server provider information. This information is used to improve website content, monitor traffic and diagnose server problems and is not disclosed to third parties.

We do not obtain or utilize user-specific information and do not capture personal information unless you willingly provide it to us either directly by e-mail or in those areas of the website where you may provide it for informational type requests.

In order to provide better service, the Polish Roman Catholic Union of America may occasionally use a "cookie." A "cookie" is a small text file placed on your hard drive by our webpage server. These cookies do not collect personally identifiable information, and we do not combine information collected through cookies with other personal information to determine who you are or your e-mail address. We may use cookies for a number of purposes, such as storing your password so that you do not have to input it every time you visit our website. You can set up your web browser to inform you when cookies are sent or to prevent cookies from being sent. However, disabling cookies may reduce the functionality of certain options available through the Polish Roman Catholic Union of America's website.

Confidentiality and Security

We maintain the highest levels of confidentiality concerning your nonpublic personal information. The employees at the Home Office and our branch offices have been trained in the careful handling and protection of such information. Any oversight of these matters is rigorous and our employees understand that improper disclosure of nonpublic personal information is a serious matter with severe consequences.

PRCUA works hard to ensure that our systems are secure so that they meet industry standards and comply with Federal and State regulations regarding the safeguarding of nonpublic personal information. Where appropriate, we employ firewalls, encryption technology, user authentication systems (e.g., passwords and personal user ID) and access control mechanisms to control the physical and electronic access to our systems and data. We also institute policies and procedures to maintain the accuracy of customer information.

What Information We Disclose

We are a fraternal benefit society that has always been committed to protecting the privacy of our members. There are no affiliated financial institutions or third-party non-affiliates, which have access to your nonpublic personal information, except pursuant to your written authorization. We never sell lists of the names and addresses of our members to any vendor of goods or services.

Access to your records is limited to those employees who are working with your file. Should we be required to disclose information in connection with civil or criminal litigation, we must comply, but such instances are exceedingly rare.

We exchange customer information, to the extent permissible by law, for the purposes of credit reporting, verification and risk management. Should we need to retain another organization to assist us with our operations, we will require that it adhere to the same strict standards of confidentiality as we do.

Medical Information

We will not disclose personal medical information about you, except as permitted by law or as you may authorize.

We restrict access to your personal, insurance and medical information to those of our employees who need to know that information in order to provide insurance or service to you. We are, and will continue to be, vigilant in the safeguarding of your personal, financial and medical information.

Closed or Inactive Accounts

Our policy of protecting the security of nonpublic personal information also extends to former insureds that no longer have any coverage with us.

Availability of the Privacy Policy

This notice is also given to each consumer who purchases a product or service from us and to all consumer customers at least once annually. This notice is not part of your insurance certificate or other agreements.

This notice updates and replaces any previous notices you may have received from us about our privacy policy. We may change this notice at any time and if we do, we will notify you as required by law.

END OF PROCEDURES AND DOCUMENTS

From the Office of the Secretary-Treasurer

**James J. Robaczewski
UNKNOWN ADDRESSES**



We need the current address for the following members. If you know the address of anyone on this list, please send it to:
**James Robaczewski, Secretary-Treasurer, PRCUA,
984 N. Milwaukee Avenue, Chicago, IL 60642-4101
or call toll-free 1-800-772-8632 or email: info@prcu.org**

<u>SOCIETY</u>	<u>NAME</u>	<u>LAST KNOWN ADDRESS</u>
7	Joseph Garbacki	317 W. 17th St Hazleton, PA 18201
20	Brenda Colon	39 Manderville Ave Pompton Lks, NJ 07442
20	Helena Kita	680 Mountain Bl #215 Watchung, NJ 07069
20	Genowefa Krainska	15 Canal St Sayreville, NJ 08872
23	Ronald E. Marchlewicz	666 Appletree Lane Caro, MI 48723
23	Arron OKeefe	3118 W. Shore St Bay City, MI 48706
27	Franc Maciolek	31 Mitchell St Stamford, CT 06902
27	Helen Olzerowicz	30 Tremont Ave Glenbrook, CT 06906
27	Bertha Parda	445 32nd Ave N #210 St. Petersburg, FL 33704
29	Anna Demkowicz	4 Groendyke Cir Robbinsville, NJ 08691
29	Ellen Nawrocki	401 Southvky Ave Olyphant, PA 18447
29	Joseph Kiwior	2590 Davison Ave Auburn Hills, MI 48326
31	Nancy White	439 E. Church St King of Prussia, PA 19406
31	Eugene Cygal	671 U St Swedeland, PA 19479
31	Ewa Kozielska	3667 2nd St SW Vero Beach, FL 32968
31	Jane Duckett	2916 N. Mason Ave Chicago, IL 60634
31	Wayne Mowakowski	3641 N. Vecino Dr Covina, CA 91722
33	Thomas Wolski	400 N. McClurg Ct #3312 Chicago, IL 60611
36	Casimir Dorobek	805 S. Buchanan St # 110 Fremont, OH 43420
36	Frances Golemboowski	538 White Rd Fremont, OH 43420
36	Rachel Judge	329 E. 215th St Euclid, OH 44123
36	Michele Bado	410 Eld Elm Rd Chillicothe, OH 45601
36	Mildred Smarszcz	4200 Lathrop Berkey, OH 43504
66	Alicia Torkelson	212 W. Washington #1213 Chicago, IL 60606
72	Daniel Wilga	43 Catamaran Dr Lk St. Louis, MO 63367
72	Deborah J. Andrews	2812 Wyoming St St. Louis, MO 63118
72	Carol Jaworski	3667 Marceline Terr St. Louis, MO 63116
72	Edmund Lipski	3728 St Monica St Ann, MO 63074
72	Donna Politte	3708 Dunnica Ave St. Louis, MO 63121
72	Czeslaw Koper	9484 Yorktown St. Louis, MO 63134
76	William Maliszewski	225 First St So Amboy, NJ 08879
76	Donald J. Lytkowski	823 Holland Rd Framville, VA 23901
76	Carol A. Dobrzynski	2560 NW 103th Ave Sunrise, FL 33322
78	James Jurkas	2612 Riverview#10 N. Muskegon, MI 49445
78	Kathleen Snyder	3211 Miami Pl Bradenton, FL 34207
78	Karla Koniarski	433 Aue Rd Muskegon, MI 49441
78	Christine Sohasky-Johnson	2736 Gilbert Rd Lansing, MI 48911
78	David Hahn	3009 Highland Ave, Muskegon Hts, MI 49444
78	Henry Tomasiewicz	3036 Sherwood Ct Muskegon, MI 49441
78	Thomas Swiatek	3060 Maple Grove 225 Muskegon, MI 49441
78	Andrew Trjchma	4356 Hts. Ravenna Rd Fruitport, MI 49415
78	Howard Meloche	4525 Marshall Norton Shores,MI 49441
78	Wanda Korson	5644 Airline Rd Fruitport, MI 49415
87	Tyler Schnursteis	26 Johns Pond Rd Carver, MA 02330
87	Mary Bennett	1467 Stacy Canton, MI 48188
87	Tadeusz Mazur	2754 Saturn Dr Lake Orion, MI 48035
87	Lucille Putz	2620 Fourth St Wyandotte,MI 48192
87	Andr Piastowski	3355 Dane Detroit, MI 48211
87	Virginia Pociuljko	3437 Greusrl Detroit, MI 48210
87	Jozef Nalepa	4018 Pitt Dearborn, MI 48120
87	Denise Addis	4600 Guilford Detroit, MI 48224
87	Lillian Kuczynski	4853 St. Hedwig Detroit, MI 48210
87	Rita Krause	26421 Kenneth Redfd Detroit, MI 48239
87	Jeanette Nagy	29525 Rush Ave Garden City, MI 48135
87	Leonard Fijal	31450 Tecla Drive Warren, MI 48093
87	Donald Southward	33511 Berville Westland, MI 48185
87	Helena Murzin	5917 Kesler Dr Arlington, TX 76017
87	Barbara Richards	3235 Walnut Odessa, TX 79760
87	Frank Matyniak	3625 E. Ray Road Spt.1003 Phoenix, AZ 85044
89	Linda Brandt	4825 W. College #147 Greendale, WI 53129
105	Stanislawa Ferlas	1131 Central Ave 1001 Kansas City, KS 66102
105	John Sanford	305 S. 8th St Kansas City, KS 66101
105	Joseph Sanford	305 S. 9th St Kansas City, KS 66101
105	David Skwarlo	5419 SW 40th Terrace Topeka, KS 66610
111	William Simanski	20 Walloon St Staten Island, NY 10303
111	Joan Cunningham	358 Delafield Ave Staten Island, NY 10314



<u>SOCIETY</u>	<u>NAME</u>	<u>LAST KNOWN ADDRESS</u>	<u>SOCIETY</u>	<u>NAME</u>	<u>LAST KNOWN ADDRESS</u>
111	Raymond Trong	20 Fifth St Watervliet, NY 12189	239	John Scheffler	3123 S. Kedvale Chicago, IL 60623
119	Aaron Smithnosky	2640 Guildford Dr Florissant, MO 63033	240	Audree Carrender	9407 Huggin Hollow Martinsville, IN 46151
122	Szymon Kijewski	512 W 125th Pl Chicago, IL 60628	240	Mark McCloskey	348 E. 28th St Erie, PA 16504
122	Steve Mikolasko	2635 E. 83rd St Chicago, IL 60617	240	Robert Mizikowski	2616 Wallace Erie, PA 16504
122	Debra Timke	3605 W 123rd St Alsip, IL 60658	240	Thaddeus Osmanski	3905 Burton Ave Erie, PA 16504
126	Jan Sujak	4912 W 31st Pl Cicero, IL 60804	247	Eugeniusz Surowiec	366 E. Ravenwood Youngstown, OH 44507
136	Jeffrey Sysak	516 Glenrock Dr Bethel Park, PA 15203	247	Courtney Donico	4584 Arthur St Palm Beach Gdns, FL 33418
139	Nancy Socha	4131 Sheffield Hammond, IN 46327	247	Kaitlyn Aeppli	452 Como St Struthlers, OH 44471
139	Dorothy Rzeczkowski	4512 N. Harding Ave Chicago, IL 60625	247	Stanislaw Sikora	833 Detroit Youngstown, OH 44502
145	Ben Pawlowski	32223 N. U.S. Hwy RoundLake, IL 60073	247	Mandi Miglets	3441 Akmerinoff Dr Youngstown, OH 44401
148	Jeffrey Podurgiel	333 Glenn Ave Carnegie, PA 15106	247	Martha Piazza	4055 E. 42nd St Newburg, OH 44105
149	Janet Hige	92 Grove St Vernon, CT 06066	247	Theresa Ropelewski	4069 E. 68th St Cleveland, OH 44105
160	Stefan Polacek	205 Cadwell St Syracuse, NY 13204	247	Kcey Boros	4314 Wedgewood Dr Youngstown, OH 44511
160	Mark Bognaski	64th St Oneida, NY 13421	247	Luanne Bohac	2910 W. Marconi 121 Phoenix, AZ 85023
160	Anna Kolodziej	316 Putnman St Syracuse, NY 13204	257	Michael Murray	318 Third St Little Falls, NY 13365
160	Edward Pilch	337 Darrow Ave Sokvay, NY 13209	257	John Malinowski	40 McNaughton Cheektowaga, NY 14225
162	Kenneth Malinowski	1253 Clay Ct Crozet, VA 22932	258	Sharon Briggs	3418 W 77th Ave Merrillville, IN 46410
162	Carla Decaria	84 Saint Johns Rd Weirton, WV 26062	258	Richard Sepkowski	2675 Fletcher Pkwy 36 EL Cajon, CA 92020
162	April Bowdler	37 Union Ecorse, MI 48229	261	Joshua Gargulinski	26450 Crocker Blvd Harrison Twp, MI 48045
162	Carissa Ware	255 Poplar Wyandotte, MI 48192	261	Genowefa Malczewska	30161 Southfield Southfield, MI 48076
162	Wendy Sikora Morse	417 Cleveland Lincoln Pk, MI 48146	261	Steven Sienkiewicz	34701 Moravian Sterling Hts, MI 48312
162	Christopher Treglown	415 Chestnut Wyandotte, MI 48192	261	Susan Lewinski	433 S Silverwood Ln # 8 Goshen, IN 46526
162	Ariell Barnes	512 Nokomis St Tecumseh, MI 49286	261	Robert Sawicki	340E. 13 Mile Madison Hts, MI 48071
162	Thomas Laporte	429 6th St Traverse City, MI 49684	261	Matthew Strkier	330 N. Batchewana St Clawson, MI 48017
162	Chantel Downs	2634 10th Wyandotte, MI 48192	261	Jill Ash	325 MT Vernon Royal Oak, MI 48073
162	Kara Schultz	2752 Manchester Rd Ann Arbor, MI 48104	261	Stefanie Naski	2850 Aspen Ln Bloomfle HILS, MI 48302
162	John Wienclaw	2710 10th St Wyandotte, MI 48192	261	Joanne Wegrzynowicz	3525 Lamanna Sterling Hts, MI 48310
162	Varbara Chrzanowska	2703 22nd St Wyandotte, MI 48192	261	Vann Kanigowski	4245 Tanglewd Dr Janesville, WI 53546
162	Bernard Olender	3301 Longmeadow Trenton, MI 48183	261	Mary Slezak	4126 Courville Detroit, IL 60613
162	John Derry	3317 Fort Trenton, MI 48183	261	Anna Budzinski	21369 Masch Warren, MI 48091
162	Alan Taurence	3396 Harrison Ave Trenton, MI 48183	261	Meghan Zyburski	30122 Warley Ct Novia, MI 48377
162	Chad Gravlin	3540 Rose Cir Trenton, MI 48183	261	Harold Forys	31879 Twin Oaks Chesterfield, MI 48047
162	Jeffrey Kucyk	3617 2nd Wyandotte, MI 48192	261	Donna Kanigowski	36958 Maas Sterling Hts, MI 48312
162	Shayna Howard	8375 Salem Lane Dearbon Hts, MI 48127	261	Elizabeth Ajlouni	42240 Bradner Rd Northville, MI 48167
162	Alyson Bundy	3180 Bluebird Lane Decatur, IL 62526	261	Christy Borek	45099 Walnut Ct Utica, MI 48317
162	Gray Marchel	25808 Winding Crk New Boston, MI 48164	261	Stephen Laskowski	46308 Workington Mt Clemens, MI 48044
162	Ronald Duda	28485 Oakwood Flatrock, MI 48134	261	Aaron Haney	4055 58th St # 8 San Diego, CA 92115
162	Mary Brown	1855 Wirt Rd A-125 Houston, TX 77055	261	Jeffrey Lobaza	3250 Divisadero 104 San Francsco, CA 94123
162	John Poczik	36370 Fredricksburg Farmington Hill, MI	262	Stanley Strlmach	32 Arnold St Hartford,CT 06106
162	Albin Pomnichowski	4624 Dolores Ave Oakland, CA 94602	262	Jozefa Szerejko	30 S Governor St Hartford, CT 06114
179	Walter Synowiecki Jr	600 Rockledge Dr Junction City, KS 66441	262	Andrew Bogaski	44 Burton St Hartford, CT 06117
179	Beatrice Krynski	1030 S. Wenonah Ave Oak Park, IL 60304	262	Ann Kulakowski	268 Jefferson St Hartford, CT 06106
179	Leonard Sasak	2738 S. Koling Ave Chicago, IL 60623	262	Regina Jachym	642 Bloomfield Ave Windsor, CT 06095
179	Lorraine Chism	3152 W. Wilson Chicago, IL 60625	262	Regina Baker	333 Zion St Hartford, CT 061006
179	Adeline Brodzinski	3834 W. 61st St Chicago, IL 60629	283	David Mroczkowski	2827 W. Parnell Ave Milwaukee, WI 53221
179	Charlene Marrow	4130 W. Henderson Chicago, IL 60641	283	Dorothy Laabs	2700 Cove Cay Dr 1F Clearwater, FL 33760
186	Mary Meier	370 Channing Way San Rafael, CA 9490	283	Alexander Zimny	2636 S 9th St Milwaukee, WI 53215
197	David Maciak	Rd 3 Clarks Summit, PA 18411	283	Jeffery Potrykus	2976 S 16th St Milwaukee, WI 53215
203	Thomas Kozlowski	41 Colby St Cheektowaga, NY 14206	283	Barbara Kowalczyk	3280 S 93rd St Milwaukee, WI 53227
204	Robert Wojciechowski	3605 Culater Court Raleigh, NC 27616	283	Anden Patterson	4221 S 6th Tr Milwaukee, WI 53221
204	Robert Trzupek	2910 Harold Dean Dr Marietta, GA 30066	283	Kristina Stempski	4559 S 23rd St # 2 Milwaukee, WI 53221
204	Marilyn Mach	3130 N. Lake Shr Dr Chicago, IL 60657	283	Bridget McMahon	6711 W. Beloit St Milwaukee, WI 53219
211	Cecelia Kabacinski	625-D Kunawai Ln Honolulu, HI 96817	286	Seweryn Niemir	233 Main St New Britain, CT 06053
213	Mark Kerwood	41 Pin Oak Dr Wheeling, WV 26003	286	Helen Bialozreska	274 Slater Rd New Britain, CT 06053
213	Matthew Chlon	410 S. York St Wheeling, WV 26003	290	Theodore Novak	430 A Martin Rd Rock Falls, IL 61071
213	Evan Botizan	413 Laurel Terr New Marinsville, WV 26155	291	Katarzyna Magielnicki	1 Bailey Ave Sayreville, NJ 08872
213	Michaeline Raskiewicz	3736 Chapline St Wheeling, WV 26003	291	Jeneen Gumula	1311 E. Gum St Evansville, IN 47714
213	Jared Holley	2816 Whisper Bay Blvd Gulf Breze, FL 32561	294	Kelly Merole	30 Maple Terr Ave Stamford, CT 06907
224	Richard Gouttiere	2906 E. 80th Pl Tulsa, OK 74136	294	Michael Nebus	29 Hamilton Ave Fords, NJ 08863
224	Constance Szymkowiak	314 W. St Anne Hobbs, NM 88240	294	Czeslaw Ciszewski	314 N Feltus St South Amboy, NJ 08879
227	Michael Danforth	97 Summit St Manchester, Ct 06040	294	Deborah Jones	409 Stevens Ave South Amboy, NJ 08879
227	Robert Wysinski	41 Brighton St Dayton, OH 45404	294	Tracy Chodkiewicz	P. O. Box 1764 Paramus, NJ 07653
227	Christophe Plummer	4460 Willow Mist Dr Dayton, OH 45424	295	John Dzambo	107 Chestnut St Everson, PA 15631
228	Tara Labons	P. O. Box 120 Rd 1 Adah, PA 15410	295	Bernard Lewandowski	200 Paddock Ave Everson, PA 15631
228	Monica Stanec	4313 Stonecliff Dr Monroeville, PA 15146	296	Joseph Ficek	2065 N. Hoyne St Chicago, IL 60647
234	Marc Buczkowski	2509 W. Fredrickson South Bend, IN 46628	300	Henry Miarka	4500 Dobry #355 Sterling Hts., MI 48314
237	Janice Lawniczak	406 Cranberry Pt Cranberry Twp. PA 16066	300	Stanley Luta Jr	3928 W Cornelia Chicago, IL 60618
237	Jorden Kanoza	2150 Morgan Wieland Lakeland, FL 33813	300	Matthew T. Deceault	150 N Robin Privado Ontario, CA 91764
237	Laura Wesolowska	255 Fisk St Pittsburgh, PA 15201	308	Genowefa Sosnowski	40 Antler Lane Wilton, CT 06897
237	Benjamin Harbor	307 45th St Pittsburgh, PA 15201	308	Kyle Miller	3712 Farview Cir # 1922 Winter Pk, FL 32792
237	Daniel Wiktorzewski	409 Orwell Way Pittsburgh, PA 15224	308	Dulciosa Czerwiec	353 N. River Rd Des Plaines, IL 60016
237	Robert Paieski	435 School Street Pittsburtgh, PA 15202	308	Donna Bukowski	326 Des Plaines Forest Park, IL 60130
237	Imelda Gayda	429 S. Pacific Ave Pittsburgh, PA 15212	308	Alex Staszal	683 Birchwood Dr Bolingbrook, IL 60440
237	James Baggett	411 Seventh St Pittsburgh, PA 15219	308	Dorothy Kiepora	3013 N. Kenneth Ave 2 Chicago, IL 60641
237	Marion Remple	2584 Elgro Rd Gibsonia, PA 15044	308	Stanley Ziomeki	2832 S 50th Ct Cicero, IL 60804
237	Ann Bauer	2570 Matterhorn Dr Wexford, PA 15090	308	Sarah Gajos	3332 S Home Ave Berwyn, IL 60402
237	Frank Hubstenberge	2914 Mullins St Pittsburgh, PA 15212	308	Janice Zurek	3557 W 60th PL Chicago, IL 60639
237	Mary Katic	3523 Hunteertown Rd Allison Pk, PA 15101	308	Christine Molek	3656 N. Bell Chicago, IL 60618
237	Theresa Harms	3506 Sardin Way Pittsburgh, PA 15201	308	Dorota Krupinska	3702 S. Wood Chicago, IL 60609
237	Alicia Montedoro	3814 Cabinet St Pittsburgh, PA 15201	308	Estelle Dluski	3849 W 70th Pl Chicago, IL 60629
237	Vincent Soltis	5818 Callowhill St Pittsburgh, PA 15206	308	Paul Smid	4125 W 59th St Chicago, IL 60629
237	Paul Zotter	4002 Naamans Creek Boothwyn, PA 19061	308	Eugeniusz Berdzinski	5927 Condado Dr Oak Forest, IL 60452
237	Bernard Zbel	602 S. Main St No 570 Crestview, FL 32536	308	Keith Niechwiej	13104 S. Houston Ave Chicago, IL 60633
237	Alexander Kwiatkowski	3370 Clear View Dr Holland, MI 49424	308	Jamie Madejczyk	4112 Muir Big Spring, TX 70920
239	Fred Wisniewski	3110 Eden Mills Sarasota, FL 33580	308	Michael Burdzinski	340 W 3th Ave Broomfield, CA 80020
239	Christophe Lundquist	301 N. Schiller Palatine, IL 60067	317	Robert Cislak	39 Glen Stewart Dr Ewing, NJ 08618
239	Erick Kellogg	2810 Loveland St Naperville, IL 60564	317	Paul T. Marchwian	9940 W. 153th St # 2B Orland Park, IL 60462

<u>SOCIETY</u>	<u>NAME</u>	<u>LAST KNOWN ADDRESS</u>	<u>SOCIETY</u>	<u>NAME</u>	<u>LAST KNOWN ADDRESS</u>
317	Paul Brzozka	3302 Elm Toledo, OH 43608	463	Henryk Chorobik	40 Red Coach Dr Stratford, CT 06497
317	Edward Slamkowski	4250 Wabash Hammond, IN 46327	463	Karen Wozniak	108 Howard Dr Hamden, CT 06514
317	Rose Waclawik	1046 Bonnie Brae Lake Geneva, WI 53147	463	Sonia Tolcz	4310 E. Grant Rd Tucson, AZ 85712
317	Helen Nowak	302 S Waterman Ave Arlington Hts, IL 60004	475	Tina Velez	415 Ales Ave Des Plaines, IL 60016
317	Arlene Quartrolo	2651 Rusty Dr Des Plaines, IL 60018	475	Korey Grouwinkel	711 N. Louis St Mt Prospect, IL 60056
317	Richard Potempa	2918 N Kennicott Arlington Hts, IL 60004	479	Kara Schultz	1450 Astor Ave Ann Arbor, MI 48104
317	Joyn Bartkowski	3123 N. Central Park Chicago, IL 60618	499	Sophie Benfield	3007 Virginia Pk Dr #14 Valparaiso, IN 46383
317	Leokadia Lorenc	3336 N Neva Ave Chicago, IL 60634	509	Dolores Seymour	2401 Bayshore North Tampa, FL 33629
317	Philip Lewandowski	4122 N Kolmar Chicago, IL 60641	509	Nancy Kunkel	165 Maple Drive Springboro, OH 45066
317	Melania Kustak	3449 Greenwood Ave Los Angeles, CA 90066	509	Thomas Matella	2818 100th St # C Highland, IN 46322
322	Janis Moneymaker	406 Prospect Ave Donora, PA 15033	509	Susan Koscielski	3632 Calhoun Gray, Indiana 46408
322	Anastasia Mott	434 Beach Ave Cambridge Spg, PA 16403	509	Dennis Krynicki	4235 Oak Park SE Grand, Rapids, MI 49508
337	Casmir Wroblewski	266 Softwood Dr Hobart, IN 46342	509	Donald Miller	4228 N. 104th St A1 Milwaukee, WI 53222
337	Raymond Peda	330 Lahonda Valparaiso, IN 46383	509	Jerold Kriston	1858 N. Nordica Elmwood Park, IL 60707
337	John Peters	366 S Hancock St Gary, IN 46403	509	James Kortas	8356 S. Marquette Chicago, IL 60617
337	Chestine Mayersky	796 Baltimore Rd 74 Valpariso, IN 46385	509	Claudia Kosiara	8389 S. Bond Ave Chicago, IL 60617
337	Stacie Reardon	2621 Roma Ct Schererville, IN 46375	509	Richard Czajka	8409 S. Baltimore Chicago, IL 60617
337	Genowefa Larson	3641 Conn St Gary, IN 46409	509	Kathleen Czajkowski	8429 S. Muskegon Chicago, IL 60617
337	Theodore Piekut	3741 Lincoln St Gary, IN 46408	509	Robert Rygiewicz	8446 S. Muskegon Chicago, IL 60617
337	Rita Hagenhuber	3970 Jefferson Gary, IN 46408	509	Brian Ciciora	8807 S. Crandon Chicago, IL 60617
337	Chester Czerwien	4265 Pennsylvania S Gary, IN 46409	509	Jeffery Kucharski	11503 S. Avenue J Chicago, IL 60617
337	Michael Braciak	2945 Village Ln Granite City, IL 62040	509	Charles Szopa	8511 E. Appomattox Tuscon, AZ 85710
337	Letocia Louise	350 S Madison Ave # 209 Pasadena, CA 91101	517	Pearl Markowski	20 Wojie Way South River, NJ 08882
347	Helen Patrick	257 Washington Blvd Oak Park, IL 60302	517	Brielle Strugala	73 George St South River, NJ 08882
353	Joseph Czajkowski	417 W Miner St # 11 Arlington Hts, IL 6000	517	Maryanna Nowocien	104 Tobago Way Venice, FL 34287
353	Joseph Czajkowski	55 S. Vail Unit 416 Arlington Hts, IL 60005	517	Kristine Kloskowski	239 Sea Anchor Dr Osprey, FL 34229
353	Robert Pszczola	367 Lighthouse Ave Stanhope, NJ 07874	519	Cheryl Arnone	6484 Broadway Ave Lancaster, NY 14086
354	Therese Herrera	3539 W Beach Ave Chicago, IL 60651	522	Robert Coss Jr.	P.O. Box 257 Lansing, OH 43934
354	Virginia Gendek	8427 S. Oglesby Ave Chicago, IL 60617	527	Susan Clarkson	940 Lakewood Ave Baltimore, MD 21224
356	Marya Holtyn	30465 Maplewood Garden City, MI 48135	527	Kimberly Szmajda	52 S Hawthorne Rd Baltimore, MD 21220
359	Emilia Czerwinski	3 Richmond Ln Adams. MA 01220	527	Angelina Bierly	833 S Kenwood Ave Baltimore, MD 21224
359	Jean Koperniak	3 East Rd Adams, MA 01220	527	Joseph Shaffer	3410 Richmond Ave Baltimore, MD 21213
359	Jeremiah Ahles	1 Berkshire Sq 308 Adams, MA 01220	531	Frank Yesh	331 Linda Dr Greensburg, PA 15601
359	Brittany Cross	2712 Commercial Adams, MA 01220	531	Darren Petrunak	Rd 3 Box 311 Edensburg, PA 15931
359	Michael J. Haczela	115 Brian Drive Beaver, PA 15009	539	Mary Nagler	1960 Flagstaff Ln Glendale Hts, IL 60139
384	Helen M Mccoy	RR2 Box 11 E Freedom, PA 16637	539	Mary Nehls	114 College Dr St. Charles, MO 63301
384	Joseph Foreso	3206 S Sixth St Arlington, VA 22204	539	Zachary Andrzejewski	305 Mueller Ave St. Louis, MO 63135
384	Stephen Smithmyer	4933 Richardson Dr Wellington, NC 28405	539	Thomas Perjensky	10319 Reba Dr St. Louis, MO 63136
385	John Kubisty	3 Wintergreen Pl Lackawanna, NY 14218	540	Lillian Winiarski	277 Dupont Ave Tonawanda, NY 14151
385	Joan Rowan	59 Edna Pl Lackawanna, NY 14218	540	Sandra Damstetter	5260 Rogers Rd # 07 Hamburg, NY 14075
385	Christine Carpenter	255 Hlenmore Dr Moon Twp, PA 15108	540	Jean Kulczyk	10179 Buckley Hill Rd Wayland, NY 14572
385	Janice Matte	3202 Cambridge Sq Blasdell, NY 14219	540	Thaddeus Sobala	125 State Rd 2 Valparaiso, IN 46385
388	Judith Chmura	3028 S Lyman Chicago, IL 60608	540	Antoni Dyrek	3622 W Dahlia Phoenix, AZ 85029
389	Thomas Turek	47 Old Black Point Rd Niantic, CT 06357	549	John Duda Jr	Mountain Rd Gull, MA 01376
389	Genevieve Perzan	435 Glen St New Britian, CT 06051	549	Chester Tela Jr	Greenfield, MA 01830
401	Richard Cizenski	200 Clyde Ave Syracuse, NY 13207	572	Helena Smialkowski	54 S 17th St Kenilworth, NJ 07033
401	David Kolodziejczy	229 Sedgwick St Syracuse, NY 13203	572	Emili Czarnaeka	1417 Sherwood Rd Linden, NJ 07038
401	John Kolodziejczy	416 Wilkinson St Syracuse, NY 13204	572	Adrienn Preston	330 Dianne Drive Biloxi, MS 39532
407	Bronislawa Courtin	4129 W Crystal St Chicago, IL 60651	573	Stefania Fiorda	512 Selbourne Rd Riverside, IL 60546
408	Jennifer Binski	3045 Central Pk Ave Chicago, IL 60618	589	Henry O' Neill	Charles Home Rd 2 Canonsburg, PA 15317
412	Dolores Boksa	2425 N Lowell Ave Chicago, IL 60639	593	Anna Tozydlo	2020 Thompson Rd Bull Valley, IL 60097
412	Loretta Vives	3345 Mildred Lane Lafayette, CA 94549	593	Richard Pribyl 111	5117 W 31th St Cicero, IL 60804
413	Pamela Naurscy	916 Carroll St E. Chicago, IL 46312	605	Sophie Wisniewski	2243 Yemans Hamtramck, MI 48212
413	David Kesic	2640 44th St Highland, IN 46322	607	Susan Truckley	745 Second Ave New Kensington, PA 15068
413	Stephen Wojciechowsk	3144 Crane Pl Hammond, IN 46323	619	Eleanor Yanics	34 Manor Dr Clifton, NJ 07013
413	Joseph Roark	3254 Kenwood St Hammond, IN 46323	621	Ralph Mcgee	43 Maytide St Pittsburgh, PA 15227
413	Peter Cslacci	3825 Alder St E Chicgo, IN 46312	621	Paul Williams	367 Coltart Ave Pittsutgh, PA 15213
413	Catherine Withrow	3847 Sheffield Ave Hammond, IN 46327	626	Nicole Serafyn	11690 Kilnger Hamtramck, MI 48212
413	Patrice Nowacki	4128 Wegg Ave E Chicago, IN 46312	631	Keith Turner	30605 N. Wells St Kingman, AZ 86409
413	Leo Bonin	4063 W 73rd Pl Merrillville, IN 46410	633	Brandon Burke	9421 Kilimanjaro Rd Columbia, MD 21045
413	Julia Silagy	2015 Krolow Benton Harbor, MI 49022	641	Tadeusz Maslanka	3545 W Belmont Ave Chicago, IL 60618
413	Lisa Celestin	4848 Drummond East Chicago, IN 46312	654	Stephen Swierczuski	Rt1 Ridge Rd Albion, NY 14411
413	Claudia Plesniak	8235 Highland Munster, IN 46321	657	Daniel Koster	4550 W Wellington Chicago, IL 60641
413	Mary Jaekel	4 Lexmoor Lane Lincolnshire, IL 60069	658	Stanley Rasimowicz	228 Sawmill Dr Dracut, MA 01826
413	Alice Voytovich	334 Mohawk Park Forest, IL 60466	683	Paulette Young	1700 Robin Ln # 451 Lisle, IL 60532
413	John Sikorski	301 156th St Calumet City, IL 60409	693	Dani Frankowski	339 Hickory St Michigan City, IN 46360
413	Genevieve Szela	2738 W. 24th St Chicago, IL 60608	703	Helen Mc Elroy	4075 Manayunk Ave Philadelphia, PA 19128
413	Lynn Hevezi	2616 Verano Ave Modesto, CA 95355	707	Katarzyna Andrulewicz	8954 E 54th St Raytown, MO 64133
418	Stanislaw Sylwestrzak	3411 Queens Way Dr Erlanger, KY 41018	715	Paula Templeton	Box 247 Pine Island, NY 10969
418	Helen Kwasniewski	320 E 157th St Harvey, IL 60426	718	Gary Rogowski	30 Green Ridge Lane Pittsboro, NC 27312
418	Lawrence Nykaza	15920 E Rd Monence, IL 60954	718	Patrick Mcelmeel Jr	7265 Indiana Dearborn, MI 48126
419	Sandra Bronner	460 North Franklin #503 Syracuse, NY 13204	718	William Benley	7807 Memorial Detroit, MI 48228
419	Maryanna Magdzuk	324 Greenway Ave Syracuse, NY 13206	718	Lily Newvine	12060 San Jose Redford, MI 48239
421	Stanley Jasiak	3652 W 56th St Chicago, IL 60629	718	Amanda Polly	12900 Naples Plymouth, MI 48170
424	Genevieve Pyswz	44 Garden St South Hadley, MA 01075	718	Christine Fischer	26450 Crocker 202 Mt Clemens, MI 48045
424	Michael Rojko	3613 Looking Glass Dr Omaha, NE 68123	718	Lillian Rokicki	29230 Elmwood Ct St. Clair Shrs, MI 48081
425	Edward Lukacs	7 W. Elm St Greenwich, CT 06830	718	Kirsten Swanson	30722 Osmun St Madison Heights, MI 48071
425	Helene Tucci	44 Putman Dr Port Chester, NY 10573	750	Ronald Pilarski	339 Rowley Buffalo, NY 14227
425	Kazimiera Stelmach	208 King St Port Chester, NY 10573	753	Jozefa Gorecka	19 Kennedy Dr Hudson, PA 18705
433	Mary Rudek	29 Wentworth St Chicopee, MA 01013	765	Bernard Sekera	1209 E. Robinson St N Tonawanda, NY 14120
445	Vincent Myslajek	648 Lowry Ave NE Minneapolis, MN 55418	784	Michael Olak	76 Terrace St H5 New Haven, CT 06512
448	Loretta Eustachewich	342 Oliver St Newark, NJ 07105	784	Genowefa Chmielewska	780 Squirrel HL Boardman, OH 44512
450	David Kowalczyk	415 N Tucker Blvd # 1140 St. Louis, MO 63101	795	Edward Wolski	2900 76th Court Elmwood Pk, IL 60707
450	Janina Crockett	3208 Baret St. Louis, MO 63107	795	Lillian Rogoz	3425 N. Rutherford A Chicago, IL 60634
450	Christine Durgin	3614 Neosho St. Louis, MO 63116	795	Arlene Kuby	3335 N. Ridgeway Chicago, IL 60918
450	Joseph Woniak	3854 Connecticut St. Louis, MO 63116	800	Maria Karpowicz	1110 S. Scoville Oak Park, IL 60304
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817	Colleen Fatla	665 Heuser St NE Palmyra, IN 47164
817	Dennis Karnowski	Route 2 Box 240 Sharon, WI 53217
817	Piotr Funk	Rt 2 Box 100 Krakow, WI 54137
817	Arthur Fennig	2874 S. 9th Place Milwaukee, WI 53215
817	Patricia Jablonski	3150 S 16th St Milwaukee, WI 53215
817	Peter Gapinski	10115 W Edgerton Hales Corner, WI 53130
820	Peter Hamernik	Main St Box 503 W. Warren, MA 01092
821	Patricia Wieckowski	461 Macassar Dr Pittsburgh, PA 15236
823	Ann Godfryd	611 Merrill Ave Calumet City, IL 60409
835	Christine Salera	1425 Mc Farland Rd Pittsburgh, PA 15216
849	Kristin L. Collier	1826 Willow Circle Dr Crest Hill, IL 60403
849	Michael Strojny	7763 Bristol Pk NW Tinley Park, IL 60477
849	Jeffrey Robak	4942 Cardinal Ct Schererville, IN 46375
849	Kyle D Collier	1826 Willow Circle Dr Crest Hill, IL 60403
849	Jan Jawor	9952 Winchester Chicago, IL 60643
849	Eugene Madziarczyk	11358 Ridgeland Ave Worth, IL 60482
850	Harriet Kozloski	1406 Ridge Water Way Mishawaka, IN 46545
850	Sandra Waggoner	1933 Prairie Ave South Bend, IN 46613
850	Irene Wesolek	2013 Elwood South Bend, IN 46628
855	Vera Morris	RD 1 Box 316L Jeannette, PA 15644
864	Patricia Kelly	148 Old Clairton Rd Pittsburgh, PA 15236
865	Edward Stanczak	30 Buena Vista Way New Castle, PA 16101
865	Robert Dolecki	120 Hill Crest Ave Oil City, PA 16301
865	Tomasz Stec	525 Spruce St Titusville, PA 16354
868	Robert Gwozdek	5453 Divide Road Niagara Falls, NY 14305
869	Laura Goracy	1656 Champlin Ave Utica, NY 13502
878	Dawn Koziol	1633 N Melvina Chicago, IL 60639
878	Karoline Giza	3133 N. Natoma Chicago, IL 60634
880	Marinee J. Groebli	761 N. 17th St No 11 St. Charles, IL 60174
880	Alice Respecke	8010 Massachusetts Merrillville, IN 46410
880	Zofia Klus	P. O. Box 735 Bedford Park, IL 60499
880	Theresa Rychlinski	3026 Wisconsin Berwyn, IL 60402
880	Lola Rychlinski	3026 S. Wisconsin Ave Berwyn, IL 60403
880	Eric Schreiber	12649 S Major Ave Palos Hts, IL 60642
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943	Jane Nowicz	334 Burchett Rd Onalaska, WA 98570
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