

SPJST Operations Manual

I. Introduction

The operations outlined herein provide a framework for the day-to-day business operations of SPJST. The SPJST Supreme Lodge will periodically review these items and make any appropriate additions or changes. Examination copies are available through the SPJST Home Office and may also be requested through the website, www.spjst.org.

II. Ethics and Code of Business Conduct

The affairs of SPJST must at all times be conducted in accordance with the highest standards of business ethics and in compliance with all applicable laws so that SPJST can establish and maintain a reputation for integrity and fairness. A high standard of ethical business conduct is the personal responsibility of each member of the Supreme Lodge and every employee of SPJST.

- a.** All Supreme Lodge members and SPJST employees must be fair and honest in their dealings with members, prospective members, vendors, co-workers, and the general public. All persons are to be treated with dignity and respect. Unlawful harassment of or discrimination against SPJST employees, members, and prospective members will not be tolerated.
- b.** Employees should perform their duties faithfully, fairly, courteously, to the best of their abilities, and with undivided business loyalty. Conflicts of interest and the appearance of impropriety shall be avoided.
- c.** Members of the Supreme Lodge and employees must never use their position with SPJST or the assets of the company, for personal profit or advantage or in a fashion contrary to the interests of SPJST.
- d.** Members of the Supreme Lodge and employees should respect and protect all SPJST property, including its intellectual property and confidential business information.
- e.** As it relates to the SPJST work environment, SPJST department heads must be aware of, and accountable for, the ethical behavior of their subordinates. Department heads and the Human Resources Administrator are accountable for ensuring that employees are aware of, understand, and operate within the guidelines covered for in the SPJST Employee Handbook.

III. Hiring and Personnel

SPJST is an equal opportunity employer and makes employment decisions on the basis of merit. SPJST policy prohibits unlawful discrimination based on race, color, creed, sex (including pregnancy), religion, marital status, age, national origin or ancestry, physical or mental disability, medical condition, sexual orientation, or any other consideration made unlawful by federal, state, or local laws. All such discrimination is unlawful and prohibited by SPJST. Department heads who want to establish a job position must first consult with the Supreme Lodge President. Department heads who need to fill a new job opening or fill an approved position should submit an employment requisition to the Human Resources Administrator.

- a.** SPJST will try to fill job openings above entry level by promoting from within, if qualified internal applicants are available.
- b.** If candidates from within SPJST are to be considered for job openings, the Human Resources Administrator will post the openings in the Home Office.
- c.** If candidates from outside SPJST are to be considered for job openings, the Human Resources Administrator working in concert with the department head will be responsible for recruiting the candidates and will use the recruitment methods and resources deemed appropriate to fill the openings.
- d.** During the recruitment, hiring, and orientation process, no statement will be made promising permanent or guaranteed employment; and no document will be called a contract unless, in fact, a written employment agreement is to be used. All employees of SPJST should be aware that employment with SPJST is at will and should not make any representations otherwise.

- e. When candidates from outside SPJST are to be considered for job openings, the following procedures should be implemented:
- i. Any candidate for employment must complete an employment application form in order to be considered for hiring. Upon completion of the application, the candidate becomes an applicant for purposes of SPJST recordkeeping.
 - ii. The Human Resources Administrator will consider requests for accommodation of disabilities and religious beliefs and will determine what, if any, accommodation will be made.
 - iii. To comply with applicable laws ensuring equal employment opportunities to qualified individuals with a disability, and to the extent required by the Americans With Disabilities Act, SPJST will make a reasonable accommodation for the known physical or mental limitations of an otherwise qualified individual with a disability who is an applicant or an employee unless undue hardship for SPJST would result.
 - iv. Applicants determined to be qualified for consideration for available job openings will be interviewed by the Human Resources Administrator and/or a hiring panel and given any tests required for the job.
 - v. If the Human Resources Administrator or hiring panel determines that the applicant is qualified for employment, a second interview should be arranged between the applicant and the head of the department with the job opening.
 - vi. The department head has the responsibility to determine whether an applicant has the technical qualifications for the open position and meets the other job-related criteria necessary to perform the job. The decision whether to hire the applicant is to be made by the department head but also must have the acknowledgement of the Human Resources Administrator.
 - vii. Following a decision to hire the applicant, the Human Resources Administrator will make an offer of employment that should include any necessary contingencies or disclaimers. The Human Resources Administrator will then determine whether the applicant has the legal right to work in the United States and, where appropriate, will conduct credit, personal reference, driving record, and criminal conviction checks. A prior conviction, taken by itself, will not necessarily disqualify an applicant. If the applicant accepts the offer and a medical examination is required, the Human Resources Administrator will arrange it.
 - viii. If the background, medical, or any other subsequent investigation discloses any misrepresentation on the application form or information indicating that the individual is not suited for employment with SPJST, the applicant will be refused employment or, if already employed, may be terminated.
 - ix. The Human Resources Administrator working in concert with the department head is responsible for orientation of new employees and processing their employment forms. The supervisor is responsible for any necessary job training.
 - x. A member of an employee's immediate family will be considered for employment by SPJST if the applicant possesses all the qualifications for employment. An immediate family member may not be hired, however, if the employment would:
 1. Create either a direct or indirect supervisor/subordinate relationship with a family member; or
 2. Create either an actual conflict of interest or the appearance of a conflict of interest. These criteria will also be considered when assigning, transferring, or promoting an employee. For purposes of this policy, "immediate family" includes the employee's spouse, brother, sister, parents, children, stepchildren, nieces, nephews, grandchildren, father-in-law, mother-in-law, sister-in-law, brother-in-law, daughter-in-law, son-in-law, and any other member of the employee's household.
 - xi. Employees who marry or become members of the same household may continue employment as long as there is not:

- a. A direct or indirect supervisor/subordinate relationship between the employees;
or
 - b. An actual conflict of interest or the appearance of a conflict of interest. Should one of the above situations occur, SPJST will attempt to find a suitable position within SPJST to which one of the affected employees may transfer. If accommodations of this nature are not feasible, the employees will be permitted to determine which of them will resign.
- xii. The SPJST Employee Handbook shall be maintained and regularly updated by the Human Resources Administrator as communicated by the Supreme Lodge President and as directed by SPJST officers and ratified by the SPJST Supreme Lodge. Every employee will receive a printed copy of the handbook and be required to acknowledge receipt of the handbook.
- xiii. Former employees who left SPJST in good standing may be considered for reemployment. Former employees who resigned without written notice or who were dismissed for disciplinary reasons may not be considered for reemployment. A former employee who is reemployed will be considered a new employee from the date of reemployment unless the break in service is less than one year, in which case the employee will retain accumulated seniority. Length of service for the purposes of benefits is governed by the terms of each benefit plan. Employees who retire may be eligible, in certain circumstances, to be considered for rehire.
- xiv. All employees, former employees, and representatives of employees may view certain contents of their personnel file with advance notice to the Human Resources Administrator. Documents that relate to the employee's qualifications for hire such as the application, promotion, disciplinary action, and transfer may be viewed. Additionally, the employee may review policy signoff forms and training records.
- xv. Documents that the employee may not review include references or reference checks, records of any investigation undertaken by management, medical records, documents related to a judicial proceeding, any document that would violate the confidentiality of another employee, and documents used for employee planning.
- xvi. Personnel files must be reviewed in the presence of the Human Resources Administrator. No part of the personnel file may be removed from the office by the employee. Photocopies of the file, or portions of the file, may be requested by the employee. Within reason, the Human Resources Administrator will provide photocopies.
- xvii. If the employee is unhappy with a document in his/her personnel file, the employee, in the presence of the Human Resources Administrator, may write an explanation or clarification and attach it to the disputed document. The employee may also ask to have a document removed from the personnel file. If the Human Resources Administrator agrees, the document may be removed. If the Human Resources Administrator disagrees, the matter may be appealed to the Supreme Lodge.

IV. Information Security Management

The SPJST Supreme Lodge and all employees are committed to an effective Information Security Management System in accordance with strategic business objectives. The SPJST Supreme Lodge is committed to the Information Security Management System and shall ensure that this policy is communicated, understood, implemented and maintained at all levels of the organization and regularly reviewed for continual suitability.

To that end, SPJST shall:

- a. Develop and implement measurable policies and processes while considering the protection of the organization's information assets from all threats both internal and external.
- b. Foster member confidence by acting in accordance with security standards and check systems.

- c. Continually improve the Information Security Management System through the establishment and regular review of measurable security objectives at relevant functions and levels of the organization.
- d. Provide systems for protection against unauthorized access.
- e. Ensure confidentiality of data.
- f. Develop, implement, and test a Business Continuity Plan.
- g. Create mechanisms to identify and review the risk and impact of breaches in protected information.
- h. Communicate all pertinent security policies to members and employees.

V. Electronic Mail Procedure

- a. To the extent permitted by law, SPJST reserves the right to access and disclose the contents of all SPJST server-based email addresses without the consent of the user. SPJST will do so when it believes it has a legitimate business need.
- b. SPJST Supreme Lodge and staff users are advised that SPJST's electronic mail systems should be treated like a shared filing system with the expectation that communications sent or received on SPJST business or with the use of SPJST resources may be made available for review by any authorized SPJST official for purposes related to SPJST business.
- c. SPJST will not monitor electronic mail as a routine matter, but it may do so to the extent permitted by law as SPJST deems necessary for purposes of maintaining the integrity and effective operation of the SPJST's electronic mail systems.

VI. Team Meetings

The officers, Editor/Director of Communication, and Human Resources Administrator will meet together on a weekly basis to review current projects and address workplace challenges and opportunities. Such other Home Office employees as necessary will also participate in these weekly team meetings.

VII. Duties of Supreme Lodge Officers

- a. **Supreme Lodge President.** The Supreme Lodge President will:
 - i. See that the affairs of the Society are properly conducted according to the by-laws.
 - ii. Prepare the agenda in cooperation of other officers and Editor/Director of Communication for Supreme Lodge meetings and call special meetings when necessary.
 - iii. Render activity reports to the Supreme Lodge as well as other reports.
 - iv. Inform the Editor/Director of Communication of all newsworthy events.
 - v. Make periodic reports to the membership in the *Vestnik*.
 - vi. Sign all official instruments and all documents pertaining to the conveyance of property belonging to the Society.
 - vii. Request reports or opinions from any officer of the Society in matters under the supervision of and within the duties of such officer.
 - viii. Visit local lodges to maintain cordial and fraternal relations among members; see that official affairs of the lodge are properly carried out; and advise lodges on matters relevant to building strong lodges.
 - ix. Arrange for appropriate representation of the Society.
 - x. Appoint two members to a three-member committee on credentials at least 30 days prior to the convention.
 - xi. Convene and conduct the convention until the election of the convention chair.
 - xii. Promote a vigorous public relations program on behalf of the Society. This includes matters relating to establishing and developing Society relations with legislators and public officials.
 - xiii. Prepare and outline programs for group initiation of local lodge members.
 - xiv. Develop a ritual regarding chartering and dedicating new lodges and new lodge buildings.

- xv. Promote reactivation and/or merging of inactive lodges and the organization of new lodges.
- xvi. Promote fraternal activities in local lodges by:
 - 1. Maintaining inventory of fraternal acts for lodges' information and reporting to the membership through the *Vestnik* on a regular basis.
 - 2. Tracking fraternal activities across the state and seeking good local news coverage.
 - 3. Coordinating the 50- and 75-year member and Age 96 presentations.
 - 4. Overseeing Czech language grants and scholarship programs, including donations.
 - 5. Instituting fraternal and youth programs, where feasible, immediately when an application to form a new lodge has been received.
 - 6. Hiring a State Youth Director and State Fraternal Activities Coordinator, subject to the approval of the Supreme Lodge, and defining their duties.
 - 7. Overseeing the youth program.
 - a. State Youth Director. The State Youth Director position is primarily a field position and the person is to spend at least one-third of working time in the field working with lodges, youth leaders, and district youth counselors. The State Youth Director will be under the supervision of the Supreme Lodge President and will report to the President between meetings and provide written and oral reports at Supreme Lodge meetings.
 - b. Youth Activities. The State Youth Director and the district youth counselors plan and direct activities and programs and formulate rules and regulations for youth activities at all levels. These activities and programs are described fully in the SPJST Youth Club Handbook (see attachment). Only matters involving financial decisions will be subject to the approval of the Supreme Lodge.
 - c. District Youth Counselors. District youth counselors are compensated by the Supreme Lodge. The assistant district youth counselor(s) will act in place of the district youth counselor when and if the district youth counselor is unable to fulfill his/her duties, the compensation being the same as for the district youth counselor. The assistants will be paid by the Supreme Lodge upon request by the district youth counselor. If the district wishes to elect other assistants to the district youth counselor, it may do so in accordance with the following stipulations. The number of youth will be based on the quarterly reports:
 - i. From 50 to 100 active youth—one additional assistant
 - ii. For each additional 50 active youth—one additional assistant
 - d. Youth Fund. The Supreme Lodge contributes annually to the Youth Fund an amount per year set by the delegates on recommendation of the Finance Committee. This will be based on every insured member who has attained the age of 16 years. The sum will be distributed to the districts with 80 percent going to the District Youth Fund, but not less than \$500 to each district and 20 percent going to the local lodge youth clubs. This distribution will be based on each district's and youth club's annual average of quarterly report totals submitted to the State Youth Director. These funds must be used for the benefit of the youth.
 - e. District Youth Achievement Day Allocation. The lodge in each district hosting a district youth achievement day will receive an allocation of \$750 from the Supreme Lodge. This will be placed in the district's youth fund.
 - 8. Overseeing the fraternal program.
 - a. State Fraternal Activities Coordinator. The State Fraternal Activities Coordinator is primarily a field position and the person is to spend at least one-

third of working time in the field working with lodges. The State Fraternal Activities Coordinator will be under the supervision of the Supreme Lodge President and will report to the President between meetings and provide written and oral reports at the Supreme Lodge meeting.

b. Activities. The State Fraternal Activities Coordinator works with the district and the local fraternal activities coordinators to plan and direct activity programs, subject to approval of the Supreme Lodge, and submits interesting and informative news items to the *Vestnik* on a regular basis.

9. Overseeing human resources.

a. Human Resources Administrator. The Human Resource Administrator will perform all transactions involving salaries paid to employees; file COBRA reports and Forms 940, 941, and Texas Workforce Commission reports on a timely basis; complete and forward W2 and W3 forms to the Internal Revenue Service at the end of the year; oversee employee hospitalization programs; determine the amount of insurance retained by the Society, with the approval of the Supreme Lodge, which will cede any amount in excess of that amount; and conduct an annual evaluation of all in-force insurance coverage, including hospitalization, long-term disability, life insurance, and event coverage.

b. Supreme Lodge Vice President. The Supreme Lodge Vice President will:

- i. Manage the Insurance Department, state field representatives, field managers, and all agents representing SPJST.
- ii. Serve as Chief Compliance Officer and oversee SPJST's Compliance Program, ensuring that SPJST's insurance program are in compliance with the rules and regulations of all state and federal regulatory agencies.
- iii. Appoint new sales agents when it is deemed in the best interest of the Society in areas where more sales agents are needed. The Supreme Lodge Vice President will contact the local lodge officers before appointing a new sales agent for the lodge. After a new sales agent is appointed, the agent must attend a majority of lodge meetings annually and regularly scheduled sales agent seminars. If this requirement is not met to the satisfaction of the local lodge, a letter from the local lodge president will be sent to the Supreme Lodge Vice President notifying him/her that the sales agent is not fulfilling his/her obligation to the lodge. The Supreme Lodge Vice President will contact the sales agent in question and redefine his/her responsibilities. If the sales agent cannot comply with what his/her obligations are, he/she will be dismissed from his/her duties as a sales agent.
- iv. Develop new insurance products.
- v. Work with the actuary to see that all functions of the insurance department are compliant.
- vi. Coordinate and implement all marketing and advertising.
- vii. Oversee the review of all insurance applications.
- viii. Prepare necessary material and sales aids for insurance work.
- ix. Direct and oversee educational sales programs in every district.
 - x. Submit a monthly report of the progress of the Insurance Department to the *Vestnik*.
 - xi. Organize new lodges; increase net gain in membership; and maintain a substantial growth of the Society.
- xii. Prepare appropriate publicity for the Society, working with the Supreme Lodge President.
- xiii. Appoint, with the approval of the Supreme Lodge, state field representatives and field managers whose primary duties shall be to assist local lodge sales agents. The state field representatives and field managers shall receive such salaries and expense allowances as will be determined by the Supreme Lodge. A person, in order to be considered for appointment as state field representative or field manager, must be an active member of this Society.

- xiv. Select the person(s) to record the proceedings of each convention in a manner most suitable under the circumstances.
 - xv. Appoint one member to a three-member committee of credentials at least 30 days prior to the convention.
- c. **Chief Financial Officer.** The CFO will:
- i. Direct and monitor the investments of the Society. The Chief Financial Officer will maintain an inventory of all bonds, stocks, real estate, and real estate notes. There shall be established and maintained by dues and assessments collected from members and from all other income of the Society, a fund or funds for payment of death and other benefits and for the accumulation of reserves on certificates as provided by law and/or the benefits certificates, and for the expense of management and extension of the Society. The Supreme Lodge shall have supervision over the operations of the funds of the Society, as recommended by the Chief Financial Officer, which shall be invested in accordance with the investment policy statement adopted by the Supreme Lodge and all applicable laws. The Chief Financial Officer will recommend to Supreme Lodge officers the sale or purchase of bonds and stocks in accordance with the Investment Policy Statement.
 - ii. Maintain investment records and file reports for the Texas Department of Insurance and independent auditors. Copies of the Texas Department of Insurance report will be sent to Supreme Lodge members and made available to local lodges in electronic format.
 - iii. Serve as corporate secretary and attest to all official documents and reply to correspondence.
 - iv. Maintain complete records and accounting of certificate loans, Universal Life partial surrenders, surrenders, and annuity withdrawals and report information to the IRS.
 - v. Maintain accurate records of application for real estate loans and deliver to legal counsel particular information pertaining to them. The Chief Financial Officer will review, screen, and refer applications to a committee, report on delinquencies at each Supreme Lodge meeting and to the IRS; service mortgage loans; receive payments; and collect on delinquencies. The Chief Financial Officer will report on the status of all delinquent loans in every Supreme Lodge meeting.
 - vi. Oversee and maintain real estate belonging to the Society and its security. The Chief Financial Officer will pay all property taxes for the Home Office building.
 - vii. Obtain the bond for Supreme Lodge members. The amount of the bond shall be at least the minimum prescribed by regulatory guidelines.
 - viii. Prior to each Supreme Lodge meeting, submit a quarterly report to the Supreme Lodge of all services performed.
 - ix. Maintain an inventory of all property belonging to the Society.
 - x. Supervise the payment of death claims. A monthly report will be submitted to the *Vestnik* of all members who die, stating their names and ages at the time of death and duration of membership in the Society.
 - xi. Oversee the accounting and information technology functions of the Society.
 - 1. **Director of Accounting/Information Technology Services.** The Director of Accounting/Information Technology Services must have experience and knowledge in the accounting and information technology fields and with IRAs and non-IRAs. The Director of Accounting/Information Technology Services will:
 - a. Maintain accounts of various funds of the Society.
 - b. Maintain the mailing list of *Vestnik* subscribers.
 - c. File all monthly reports, statements, and supplements.
 - d. Keep accurate accounts of all the receipts and disbursements and present these books to the Supreme Lodge directors for audit.

- e. Prepare copies of the state examiner's report, after acceptance by the Supreme Lodge, and mail to lodges and members upon request.
 - f. Submit a quarterly audited account of *Vestnik* income and expenses.
 - g. Submit an annual report at the end of the year to the Commissioner of Insurance.
 - h. Publish annually, no later than June 1 of each year, an annual valuation report of the Society, based on the report of the State Department of Insurance.
 - i. Maintain an exact list of all members of every lodge, and on request of the local lodge secretary, mail such officer a list of members of his/her lodge.
 - j. Check the books of any local lodge any time it is deemed such a procedure is necessary for the benefit of the Supreme Lodge, local lodge, and the entire Society. He/she also has the power and authority to impound the official books and records of the local lodge offices, on behalf of the Supreme Lodge, if such action is deemed necessary.
 - k. Notify each lodge in October of the year preceding the convention as to the number of qualified votes in order that each lodge may elect the proper number of delegates to the convention.
 - l. Receive premiums and money coming to the treasury of the Society and deposit without delay in the various banks selected for that purpose by the Supreme Lodge, in the Society's name.
 - m. File all required Internal Revenue Service forms on a timely basis.
 - n. Manage the electronic data processing (EDP) hardware and software and security on the computer system for the Society.
 - o. Monitor all applicable mortality tables.
 - p. Reconcile all bank transactions and maintain an exact list of outstanding checks.
 - q. Furnish the Chief Financial Officer with monthly statements showing the net gain from operations.
 - r. Supply all information to the Texas Department of Insurance and independent auditors when audits are conducted.
 - s. Forward quarterly and annual reports to the Texas Department of Insurance, National Association of Insurance Commissioners (NAIC), National Fraternal Alliance, and A.M. Best.
 - t. Monitor IRA (individual retirement account) and non-IRA contributions.
 - u. Account for and escheat unpaid claims and unpaid funds to the state as prescribed by state law within the legally established time period.
2. Staff. After consulting with the Supreme Lodge President, the Chief Financial Officer has the right to hire employees working directly under the Chief Financial Officer, who is personally responsible for the performance of such employees.

VIII. Duties of Directors. The Supreme Lodge Directors will:

- a. Oversee the management and progress of the Society.
- b. Oversee the strict compliance of all by-laws and decisions of the Supreme Lodge.
- c. Review a list of all bonds, stocks, and real estate loans upon which any installment of principal or interest is delinquent at quarterly Supreme Lodge meetings.
- d. Examine all books and point out errors to the Supreme Lodge officers.
- e. Authorize that the certified public accountant (CPA) retained by the Society conduct a semiannual inspection and inventory of all general securities held by the Society in physical form in the bank safety deposit box. Such CPA shall provide a verified inventory of all general securities owned by the Society in

physical form and under bank custody account agreements and report the results of the inspection to the Supreme Lodge.

- f. Inspect land and recommend the price for which the land be sold, together with the Supreme Lodge President and Chief Financial Officer, before any real estate belonging to the Society is sold in whose district the land is situated.
- g. Submit to the *Vestnik* a report every six months to the members of the directors' investigation and supervision.
- h. Cooperate with all lodges and members in the director's respective district.
- i. Represent the district that elected him/her in all Supreme Lodge meetings and present to the Supreme Lodge all the affairs and recommendations of his/her district.
- j. Report to the district on all matters pertaining to the welfare of the Society.
- k. Assist all Supreme Lodge officers, if and when requested, within his/her district.
- l. Administer the Directors' Discretionary Fund Account.
 - i. The Supreme Lodge will provide a Discretionary Fund account to each director. The Discretionary Fund account will be established at the beginning of each year in the amount of \$3,000 per account. Any unexpended balance at the end of the 12-month period will revert to the Society, unless approval has been extended by the Supreme Lodge to extend the date of the discretionary account.
 - ii. Purpose. The purposes of the Discretionary Fund account are twofold:
 - 1. To assist worthy local charitable ventures
 - 2. To raise the profile of SPJST within the district.
 - iii. Areas of Giving. Discretionary funds are intended as charitable funds by the director and not as supplemental compensation for local lodges, districts, and/or funding for charitable projects previously designated to receive convention mandated funding, incentive award funds, and/or statewide organizational support from SPJST. While such a use of the discretionary funding is not expressly prohibited, it is strongly recommended that such items be provided and accounted for through the Society's annual budgeting process. Suggested areas of giving include but are not limited to the following:
 - 1. Fundraising activities such as local benefits, charitable dinners, annual fund drives, or youth fairs, including advertising in programs related to these events.
 - 2. Sponsorship of organized sports teams or sporting activities.
 - 3. Veterans organizations and their programs.
 - 4. Arts related activities, such including performances, concerts, art shows and theatrical productions.
 - 5. Programs that specifically benefit local communities, schools, churches and/or civic groups.
 - 6. Construction and maintenance of recreational facilities, such as ballparks, bleachers, playground equipment and trails.
 - iv. Giving to Individuals/Families. Giving to individuals and or families with immediate and/or extraordinary needs is permissible; however, director is urged to use discretion in such cases.
 - v. Publicity. In order to maximize publicity, directors are encouraged to obtain a photo of the check presentation, preferably in a public and/or lodge forum and to submit the photo along with relevant information to the *Vestnik*. Every effort will also be made to obtain local publicity when images and information are submitted in a timely fashion.
 - vi. Fund Maintenance. The Fraternal Department maintains a running tally of Discretionary Fund giving on a district by district basis.

IX. Editor/Director of Communication

- a. General Duties. The Editor/Director of Communication will:
- i. Manage all aspects of *Vestnik*.
 - ii. Manage all aspects of the SPJST internet website.
 - iii. Coordinate public relations in the community and across the state to improve the Society's public image as directed by the Supreme Lodge President.
 - iv. Submit a quarterly report of all services performed to the Supreme Lodge members prior to each Supreme Lodge meeting.
- b. Staff. After consulting with the Supreme Lodge President, the Editor/Director of Communication has the right to hire employees working directly under the Editor/Director of Communication, who is personally responsible for the performance of such employees.
- c. Term. The Editor/Director of Communication's position will be elected by the delegates at the convention. The term of office is from July 1 of the convention year to June 30, following the convention. The Editor/Director of Communication may not hold any position in the district or local lodge.
- d. Dismissal. The Publication Committee has the obligation to see that the Editor/Director of Communication does not print articles inimical to the best interests of the Society and that he/she otherwise fulfills his/her obligation. The Editor/Director of Communication may be dismissed after first being recommended for dismissal by a majority of the Publication Committee. Following a thorough investigation, including a hearing of such charges and 20 days advance notice to the accused, the Supreme Lodge may discharge the Editor/Director of Communication from office by a two-thirds vote. The authority of dismissal rests with the Supreme Lodge whose decision is by two-thirds vote. The Editor/Director of Communication may be dismissed for any of the following offenses:
1. Incompetence, which means he/she does not manage the *Vestnik* satisfactorily in a dignified and professional manner.
 2. Willfully refusing cooperation with the Publication Committee.
 3. Using the *Vestnik* for personal promotion.
 4. Promoting ideas harmful to the Society.

X. SPJST's Official Publication — *Vestnik*

- a. Subscriptions. A *Vestnik* shall be sent to Society members as shown on the records of the Society, except that if Society records show that two or more members have the same mailing address, an official publication mailed to one of them is deemed mailed to all of them at the same address unless a separate copy is requested. Names and addresses of members requesting the *Vestnik* must be furnished to the Home Office. Schools, colleges, and universities offering and instructing the Czech language for credit will receive the *Vestnik* free of charge upon request.
- b. *Vestnik* Content. The *Vestnik* shall contain material grouped in sections, including original editorial articles, various reports, a youth section, and a Czech heritage/cultural section. A portion of the printed material shall be in the English language. In the event it becomes necessary, a larger portion thereof may be in the English or Czech language.
- i. Letters should be of purely fraternal spirit, without political, religious, or anti-religious inclinations.
 - ii. Each *Vestnik* shall include the contact information for Supreme Lodge members, Editor/Director of Communication, and all standing committee members.
 - iii. Any notice, report, or statement required by law, including notice of election, may be published in the *Vestnik*.
 - iv. During the month of May, names and addresses of district and local lodge secretaries will be published in the *Vestnik*.

- v. At least 30 days prior to the convention, the *Vestnik* will include pre-convention reports of the Supreme Lodge officers and directors and standing committees and a list of delegates' names and lodge numbers.
- c. Objectionable Material. The Publication Committee will make decisions concerning objectionable contributions in the following manner:
 - i. If the Editor/Director of Communication considers any matter questionable or harmful to the Society, he/she shall mail a copy of the material in question to each member of the Publication Committee, who shall respond by return mail.
 - ii. If the material is considered acceptable by four members of the committee, the Editor/Director of Communication will present the article to the Supreme Lodge officers for final approval before publishing the article in its entirety, without comment or remarks.
 - iii. No letter may be published in its censored form without consent of the writer. Objectionable material will be returned to the writer by the Editor/Director of Communication. If the Editor/Director of Communication fails to submit material turned down by him/her, the writer may submit the letter to the Publication Committee Chairman and the decision of the Publication Committee will override the opinion of the Editor/Director of Communication.

XI. Lodge Mail-Outs

- a. The SPJST Home Office provides one annual, complimentary mail-out to each lodge and to each youth club, upon request by the local lodge or youth club.

XII. Parade Floats

- a. The SPJST Home Office will provide a decorated float for parades in cities and communities of local lodges, upon request by the local lodge or youth club.

XIII. Duties of District Officers

- a. President
 - i. Preside at all district meetings.
 - ii. See that all by-laws, rules, and regulations are observed by the members assembled.
 - iii. Entertain and put all motions made from the floor and pass upon all matters of procedure and his/her decision shall be final, unless same is appealed from the floor of the district by motion properly seconded.
 - iv. Appoint the majority of all appointed committees.
 - v. Sign all letters and other documents.
 - vi. Represent the district in public relations and official SPJST functions.
 - vii. Work with other district officers to coordinate district activities.
 - viii. Perform all duties and obligations as set out by the rules and regulations of the district.
- b. Vice President
 - i. Assist the president in meetings.
 - ii. Appoint the minority of members on all appointed committees.
 - iii. Serve as the fraternal activities coordinator for the district if a separate position is not elected.
 - iv. Perform all duties and obligations as set out by the rules and regulations of the district.
 - v. Assume the president's duties in the event of incapacity, absence, resignation, or death.
- c. Secretary
 - i. Maintain a record of attendance at all meetings.
 - ii. Prepare and direct district correspondence.
 - iii. Maintain correspondence with the Home Office on district changes and other important information.

- iv. Maintain accurate minutes of all deliberations in the meetings as provided in the constitution and by-laws.
 - v. Forward a list of district officers to the Chief Financial Officer within 30 days after the district election.
 - vi. Receive all mail and reply thereto at the request of the president of the district.
- d. Treasurer
- i. Receive all money.
 - ii. Pay all bills of the district.
 - iii. Receive written report from all committees within 48 hours showing receipt and handling of all funds.
 - iv. Render to the membership periodic reports of all district assets and resources, monetary and other.
 - v. Submit his/her books, including all checks and statements, to the auditing committee at the district meeting. The books must be audited at least once per year.
- e. Fraternal Activities Coordinator
- i. Suggest, plan, and coordinate all fraternal activities for the district.
 - ii. Work with committee members to accomplish fraternal activities.
 - iii. Keep and maintain accurate records of district fraternal services.
 - iv. Work with the district officers to set goals.
 - v. Comply with requests from the Home Office for fraternal services and other reports on district fraternal activities.
- f. Reporter
- i. Write interesting articles and district news for the *Vestnik* and local newspapers.
 - ii. Photograph and record district events for posterity and news articles.
 - iii. Submit event photographs to the *Vestnik* and local newspapers.
 - iv. Coordinate publicity for the district.
- g. District Youth Counselor (Complete duties are defined in the current SPJST Youth Club Handbook)
- i. Organize and conduct district camp.
 - ii. Initiate and conduct all youth programs at district meetings.
 - iii. Plan and coordinate at least one district-wide social for all youth members in the district per year, provided funds are available.
 - iv. Conduct annual district youth leader training.
 - v. Organize and conduct District Youth Achievement Day.
 - vi. Visit each youth club in his/her district at least once during the year.
 - vii. Communicate with youth leaders in the district on a regular basis (at least once per quarter). The DYC will conduct an orientation with a new youth leader.
 - viii. Publicize district youth events, including YAD and camp, in the *Vestnik* and local media outlets (newspaper, radio, television, community bulletins, internet), when possible.
 - ix. Submit an annual report to the State Youth Director and Supreme Lodge President no later than 30 days following the district's annual spring meeting.
 - x. Submit quarterly reports, including youth club contacts and district youth fund activity, to the State Youth Director.
- h. Planning Meetings. The district director may attend meetings of the district officers in an advisory or planning capacity but does not have a vote.
- i. Resignation. In the event of the resignation of the president between district meetings, the first vice president will automatically assume that office. Any other positions vacated between district meetings shall be filled by a person designated by a majority of the other district officers who will then seek ratification of their appointment at the next district meeting.

- j. Annual Allocation. Each district will receive an allocation of \$3,500 per year from the Supreme Lodge to be placed in the district's General Expense Fund. This sum is to be used by the district to pay the lodge hosting the district meeting \$750 per meeting with the balance being used to defray the expenses of the district and to promote growth for the Society.
- k. Audit Committee. The district must elect or appoint an audit committee, consisting of three or more members. If appointed, the president appoints the majority of the committee, and the vice president appoints the minority. This is to be done in the annual meeting. The duties of the audit committee are to audit at least once a year the income and expense of the operation of the district and the district youth. This information will be reported to the district.

XIV. Duties of Local Lodge Officers

- a. The following officers will be elected: president, vice president (to serve as fraternal activities coordinator for the lodge unless the lodge elects a fraternal activities coordinator as a separate position), second vice president (optional), secretary, treasurer, fraternal activities coordinator (optional), reporter (optional), and youth leader (optional). Lodges will also elect or appoint a flag bearer, assistant youth leader(s), and parliamentarian.
- b. The offices of the local lodge president and secretary cannot be combined, but each other office may be combined with other offices.
- c. Officers receive such compensation for their services as members agree on at regular meetings.
- d. In the absence of the local lodge president, the local lodge vice president, and in the absence of both the president and vice president, the secretary, or in his/her absence, any member, shall call the meeting to order and a temporary president be elected to hold office during the absence of the president or vice president, unless such office is terminated by the entrance of the president or vice president.
- e. Officers who are proved to be derelict in their duties may be removed from office, provided complaints are made by members of the local lodge. Complaints may be made by members at a hearing before the Supreme Lodge, whose determination will be final.
 - i. President
 1. Preside at all lodge meetings.
 2. See that all by-laws, rules, and regulations are observed by the members assembled.
 3. Entertain and put all motions made from the floor and pass upon all matters of procedure and his/her decision shall be final, unless same is appealed from the floor of the local lodge by motion properly seconded.
 4. Visit sick members from time to time.
 5. Appoint the majority of all appointed committees.
 6. Sign all letters and other documents.
 7. Represent the lodge in public relations and official lodge functions.
 8. Work with other lodge officers to coordinate lodge activities.
 9. Perform all duties and obligations as set out by the rules and regulations of the lodge.
 - ii. Vice President
 1. Assist the president in meetings.
 2. Appoint the minority of members on all appointed committees.
 3. Serve as the fraternal activities coordinator for the lodge if a separate position is not elected.
 4. Perform all duties and obligations as set out by the rules and regulations of the lodge.
 5. Assume the president's duties in the event of incapacity, absence, resignation, or death.
 - iii. Secretary
 1. Maintain a record of attendance at all meetings.
 2. Prepare and direct lodge correspondence.

3. Maintain correspondence with the Home Office on lodge changes and other important information.
 4. Maintain accurate minutes of all deliberations in the meetings as provided in the constitution and by-laws.
 5. Forward a list of lodge officers to the Chief Financial Officer within 30 days after the local lodge election.
 6. Receive all mail and reply thereto at the request of the president of the lodge.
- iv. Treasurer
1. Collect local dues from members.
 2. Maintain an accurate record thereof in his/her book.
 3. Submit his/her books, including all checks and statements, to the auditing committee at the request of the local lodge. The books must be audited at least once per year.
 4. Receive all money.
 5. Render to the membership periodic reports of all lodge assets and resources, monetary and other.
 6. Pay all bills of the lodge.
 7. Receive written report from all committees within 48 hours showing receipt and handling of all funds.
- v. Fraternal Activities Coordinator
1. Suggest, plan and coordinate all fraternal activities for the lodge.
 2. Welcome and introduce all new members.
 3. Work with committee members to accomplish fraternal activities.
 4. Keep and maintain accurate records of lodge fraternal services.
 5. Work with the lodge officers to set goals.
 6. Comply with requests from the Home Office for fraternal services and other reports on lodge fraternal activities.
- vi. Reporter
1. Write interesting articles and lodge news for *Vestnik* and local newspapers.
 2. Photograph and record lodge events for posterity and news articles.
 3. Submit event photographs to *Vestnik* and local newspapers.
 4. Coordinate publicity for the lodge.
- vii. Youth Leader
1. Consult with the local lodge president on all important youth club decisions.
 2. Present a monthly youth club report to the youth club and to the adult lodge.
 3. Coordinate and plan with the youth club president the meeting agenda and the order of business.
 4. Supervise youth club business handled by youth club officers and committee chairmen.
 5. Guide youth members in planning socials and trips. There must be at least two socials annually; however, there is no limit to the number of socials the membership and leadership wish to have. One each month is suggested.
 6. Coordinate and supervise all fundraising activities.
 7. Attend district youth leader training class and state youth leader's workshop for training and updates on the youth program.
 8. Oversee monthly youth club meetings.
 9. Participate at district functions and district activities, including district meetings.
 10. Attend all youth club committee meetings as an advisor.
 11. Communicate with youth club members' parents on a regular basis concerning youth club activities via newsletters, calendar of events, telephone, email, etc.

12. Submit quarterly reports with merit point information on time to the State Youth Director.
13. Guide youth in preparing for District and State YAD (craft, talent, royalty, scrapbook, poster, and beseda).
14. Assist the DYC in coordinating and preparing District YAD.
15. Assist at State YAD, if requested by DYC or State Youth Director.

XV. District Meeting Order of Business

- a. Convening of the meeting
- b. Pledge of Allegiance
- c. Welcome by host lodge president
- d. Roll call of officers
- e. Roll call of lodges
- f. Recognition of guests
- g. Reading of minutes
- h. Tribute to departed members
- i. Reading of 50- and 75-year and Age 96 members
- j. Treasurer's report
- k. District Youth Counselor's report
- l. Reports of standing committee representatives (By-law, Finance, Insurance, and Publication)
- m. Supreme Lodge report
- n. Director's report
- o. Old business
- p. New business
- q. Audit committee report
- r. Election of district officers
- s. Selection of site, time, and date of Fall Fun /Spring Meeting
- t. Adjournment

XVI. Local Lodge Order of Business

- a. Convening of the meeting
- b. Pledge of Allegiance
- c. Tribute to departed members
- d. Roll call of officers
- e. Recognition of guests
- f. Reading of minutes
- g. Announcements of income and disbursements
 - i. Treasurer's report
 - ii. Hall manager's report
- h. Reading of communications received
- i. Reports of officers and committees
- j. Reading of names of applicants and vote of acceptance
- k. Initiation of new members (optional)
- l. Unfinished business
- m. New business
- n. Election of lodge officers (at annual meeting)
- o. Motion for amending local lodge rules and regulations (at annual meeting)
- p. Adjournment

XVII. Benefit Certificates

- a.** The certificate of membership and insurance or annuity, together with any riders or endorsements attached to it, the application, the declaration of insurability (if any) signed by the applicant, the Charter of Incorporation and by-laws of the Society and all amendments to them, constitute the entire contract when it is issued. Any subsequent changes, additions or amendments to the Charter of Incorporation or by-laws shall be binding upon the applicant member, certificate owner, beneficiaries and other persons affected, and shall govern and control in all respects, except that no changes shall destroy or diminish benefits promised in the certificate when it was issued.
- b.** Any person upon whose life a certificate is issued prior to attaining the age of 16 years shall be bound by the terms of the application and certificate and by all the laws and rules of the Society to the same extent as though the age of 16 years had been attained at the time of application.
- c.** Benefit certificates may be made payable to such person or persons, entity or interest as may be permitted under the rules and regulations of the Society and applicable laws.
 - i.** In the event a named beneficiary predeceases the insured or is otherwise not legally entitled to receive the certificate proceeds, the certificate proceeds shall be paid per stirpes to the family members of the insured in the following succession, as applicable, (a) the surviving spouse; (b) children; (c) grandchildren; (d) parents; (e) brothers and sisters; (f) grandparents; (g) other relatives in accordance to the laws of descent and distribution of Texas. In the event it is determined that the deceased insured has no living relatives, after a reasonable search, the certificate proceeds shall be paid to the estate of the insured.
 - ii.** A beneficiary shall not have or acquire any claim against the Society whatsoever until the insured dies unless otherwise provided by law.
 - iii.** No beneficiary change shall take effect unless received by the Society at its principal office during the lifetime of the insured. When it is received, any change shall take effect as of the date the request for beneficiary change was signed, as long as the request for change was mailed or actually delivered to the Society while the insured was alive. Such beneficiary change shall be null and void where the Society has made a good faith payment of the proceeds of has taken other action before receiving the change.
- d.** If the reserves as to all or any class of certificates become impaired, the Supreme Lodge may require that there shall be paid by the owner to the Society the amount of the owner's equitable proportion of such deficiency as ascertained by the Supreme Lodge. If such payment is not made, either
 - i.** it shall stand as indebtedness against the certificate and draw interest not to exceed the rate specified for certificate loans; or
 - ii.** in lieu of or in combination with the owner may accept a proportionate reduction in benefits under the certificate.
- e.** Death Claims. Funeral expenses where the member so designates in his/her application for membership or change of beneficiary, and the face amount of the certificate not to exceed the extent of \$10,000.00 where the member does not mention any sum for his/her funeral expense in his/her application for membership, or in any change of beneficiary, may be paid for his/her funeral expenses.
 - i.** Obligations owed the Society and local lodge may be deducted from the proceeds of the certificate.
 - ii.** Should the local lodge be unable to locate and contact the beneficiary when a certificate matures because of death of the insured, or in the event the designated beneficiary predeceases the insured or is not legally entitled to receive the proceeds of the certificate, then the local lodge or the Supreme Lodge may guarantee payment of expenses of burial of such a deceased insured up to the

face amount of the certificate not to exceed \$10,000.00. This amount shall become a charge against this certificate of the deceased insured, and such amount shall be deducted from the proceeds of said certificate and be retained by the Society and paid to the local lodge or to the person, firm or corporation to whom such guarantee was made. Upon request, the beneficiary or beneficiaries shall be shown a statement of the funeral expenses of the deceased-insured.

- iii. Other creditors of the deceased have no claims against such funds.
- iv. Should the beneficiary, under any matured fraternal benefit certificate be of unsound mind, the Society shall hold in trust the proceeds of said certificate, less any amount owing to the Society and to the local lodge, for the benefit of said beneficiary until such time as a legal guardian has been appointed of the estate of said beneficiary, and until the Supreme Lodge is furnished with a letter of guardianship and the appointment of the guardian, received from the court having jurisdiction of the estate of said beneficiary, or until certified copy of adjudication of sanity is delivered to the Supreme Lodge, as the case may be, said proceeds shall be paid to said legal guardian or to said beneficiary.
- v. On unpaid claims where funds have been held unpaid because the claimant cannot be located or is not legally entitled, such funds shall be donated to a charitable use designated by the Supreme Lodge. If a claimant appears who is legally entitled to such funds, the Supreme Lodge is authorized to pay such claimant.
- vi. Should the beneficiary under any matured fraternal benefit certificate be a minor, as defined by the laws of the State of Texas, then the Society shall hold the proceeds of said certificate, less any amount due the Society or the local lodge, for the benefit of said minor until such time as a legal guardian has been appointed over the estate of such minor, and until the Supreme Lodge is furnished with a certified copy of the guardianship proceedings and appointment of the guardian, in a court having jurisdiction of the estate of said minor, or until said minor has become of age, whereupon, as the case may be, such proceeds shall be paid to said legal guardian or to said beneficiary. While such funds are held, interest may be paid thereon at a rate determined by the Supreme Lodge.

XVIII. Mortgage, Certificate Loans, and Assignments

- a. Mortgage Loans. Application for real estate must be filed on forms approved by the Supreme Lodge.
 - i. The Chief Financial Officer is required to have such offered security evaluated by the director in whose district the security is situated and such director is to forward the written evaluation report.
 - ii. No director shall be permitted to evaluate if he/she is related to the applicant either by blood, marriage, or business connections, or if he/she has any direct or indirect interest in the loan to be made.
 - iii. Each director is responsible for seeing that there is ample and sufficient security to justify any loan that is applied for in his/her respective district.
 - iv. The director, Chief Financial Officer, or investment committee may request and obtain a local appraisal by a state-certified real estate appraiser or a state-licensed real estate appraiser or an appraiser with another designation or accreditation or realtor or broker with such designation approved by the Supreme Lodge whenever deemed necessary or advisable.
 - v. No one individual or corporation may have total loans exceeding \$500,000. This limitation does not apply to SPJST lodge buildings and 501(3)(c) organizations.
 - vi. In the event the application does not exceed \$75,000, such evaluation shall be made by the director within whose district the offered security is situated. If the application exceeds \$75,000, then such evaluation shall be made by the director within whose district the offered security is situated, together with one other director. Such evaluation report must be delivered to the Supreme Lodge

immediately. The Chief Financial Officer will obtain a credit report on any application. In refinancing of existing SPJST loans, only one director shall be required to make the evaluation.

- vii.** Any member in good standing who applies for a loan and receives a loan with SPJST must keep his/her life insurance certificate(s) in force during the life of the loan. Failure to do so will result in an automatic 2 percent increase in the interest rate on the loan.
- viii.** Applications for loans on real estate are evaluated by the director of the district on forms approved by the Supreme Lodge. Each director is responsible for seeing that there is ample and sufficient security to justify any loan that is applied for in his/her respective district. The application, properly endorsed, is sent to the Supreme Lodge without delay. The final approval of the application is made by the SPJST Investment Committee, composed of the Supreme Lodge President, Supreme Lodge Vice President, and Chief Financial Officer. Any member whose application for a loan has been rejected may appeal to the Supreme Lodge at its next meeting.
- ix.** Whenever new construction is involved, directors make the final evaluation.
- b. Certificate Loans.** After the payment of premiums for at least the number of years for which the value is first shown in the table of values, a member may obtain a loan against his/her reserve but not in excess of the loan value specified in the tables of his/her certificate.
 - i.** The procedure and forms required for processing a certificate loan shall be determined by the Chief Financial Officer. The procedure approved by the Supreme Lodge must be in compliance with the state insurance laws and must be in accordance with the provisions specified in the member's life insurance certificate. The Table of Values in the member's life insurance certificate will be used to determine the maximum amount of the loan.
 - ii.** The Supreme Lodge, with the consent of the Commissioner of the State Department of Insurance, may discontinue making certificate loans. Interest on certificate loans shall be payable in advance from the date of the loan to the end of the current certificate year and annually in advance thereafter.
 - iii.** The amount borrowed, together with accrued interest thereon, payable annually in advance at a rate of interest set by the Supreme Lodge and at a rate specified in the certificate, shall be an indebtedness to the Society against the member's death benefit and may be repaid by the member at any time or shall be deducted from amount of death benefit payable upon the death of the member.
 - iv.** Whenever the loan, together with accumulated interest, exceeds the cash value of the certificate, the Chief Financial Officer shall at once give notice of such facts to the treasurer of the local lodge, and if the member does not reduce his/her indebtedness on said certificate his/her insurance automatically becomes null and void, and he/she ceases to be a member of the Society, unless he/she has other insurance in force with the Society.
 - v.** After payment of premiums for at least the number of years for which a value is first shown in the table of values, the insured, within 60 days from the date of any premiums in default, may elect by notice to the Society in writing, accompanied by the certificate for endorsement, in lieu of all other non-forfeiture benefits provided therein to secure non-participating paid-up insurance. The amount of paid-up insurance shall be such as the cash or loan value of the certificate, less any indebtedness at such premium due date will purchase as a net single premium at the then attained age of the insured, provided that such paid-up insurance shall not include any double indemnity or disability benefits.
 - vi.** After payment of premiums for at least the number of years for which a value is first shown in the table of values, upon the member's application therefore and upon surrender of the certificate, at any time within 60 days after the due date of any premium in default, the Society will pay the net surrender value of the certificate in cash. The net surrender value should be the cash value to the

date of surrender shown in the table of values therein, decreased by the accumulated amount of any and all indebtedness hereunder.

- vii.** After payment of premiums for at least the number of years for which a value is first shown in the table of values, the insured within 60 days from the date of any premiums in default may elect by notice to the Society in writing, accompanied by the certificate for endorsement, in lieu of all other non-forfeiture benefits provided therein, to secure non-participating extended term insurance. The term of such extended term insurance shall be such as the cash or loan value of the certificate, less any indebtedness at such premium due date will purchase as a net single premium at the attained age of the insured.
- c.** Assignments. No assignment of the certificate shall be binding upon the Society until the original or copy is filed with the Society at the Home Office and the Home Office shall have made written acknowledgment thereof. The Society assumes no responsibility for the validity of any assignment and any claim hereunder by an assignee shall always be inferior to those of the Society to secure any indebtedness against this certificate, whether such indebtedness shall be created before or after any assignment.