

**CHARTER
CONSTITUTION AND
LAWS OF THE**

Knights of Columbus



**Governing the Supreme, State and
Subordinate Councils
With Amendments to and Including
the Year 2022**

**Amendments enacted at Supreme Council Meeting
held August 2-4, 2022 will be found on pages 86-90**

**Issued by
KNIGHTS OF COLUMBUS**

New Haven, CT 06510-3326

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CHARTER OF THE KNIGHTS OF COLUMBUS

GRANTED BY THE GENERAL ASSEMBLY OF THE STATE OF CONNECTICUT

Adopted at the January Session, 1882; approved March 29, 1882; as amended by Resolutions of the General Assembly approved April 5, 1889; February 24, 1893; March 3, 1897; June 27, 1907; May 16, 1917; May 8, 1919; May 6, 1931; May 23, 1949, June 14, 1961, and August 8, 2013.

Resolved by this Assembly:

SECTION 1. That Michael J. McGivney, Matthew C. O'Connor, Cornelius T. Driscoll, James T. Mullen, John T. Kerrigan, Daniel Colwell and William M. Geary, and all other persons now associated with them under the name of the Knights of Columbus, together with all other such persons as may hereafter become associated with them, and their successors, are constituted a body corporate and politic by the name of the Knights of Columbus.

SEC. 2. The purposes for which said corporation is formed, always consistent with Catholic values and doctrine, are the following: (a) through a system of subordinate councils, along with regional, national, and international convocations, to raise up, support and encourage a fraternity whose members are practical Catholics united by their faith and by the principles of charity, unity, fraternity, and patriotism; (b) through common worship, charitable works, meetings, and rites of initiation, to form its members in Catholic faith and virtue; (c) to render pecuniary aid to its members, their families, and beneficiaries of members and their families; (d) to render mutual aid and assistance to its sick, disabled, and needy members and their families; (e) to promote social and intellectual interaction among its members and their families; (f) to promote and conduct educational, charitable, religious, social welfare, war relief, public relief, and other activities; and (g) to unite members in their Catholic identity and the practice of their Catholic faith. To more effectively carry out its purposes, said corporation may establish, accumulate, and maintain a reserve fund or other funds in such manner and in such amount as it may determine.

SEC. 3. Said corporation shall have perpetual succession. It shall have a common seal. It may sue and be sued. It may hold, receive, lease and purchase such real estate and personal property as may be requisite and expedient for its purposes, and may sell, lease, encumber, and dispose of such property. It may adopt a constitution, by-laws, rules and regulations for its own government, the management of its affairs, the protection of its property and funds and the advance-

ment of its own well-being; for the government, suspension, expulsion and punishment of its members; for the election and appointment of its officers and agents and the defining of their duties, and it may alter and repeal the same. It shall have all other powers granted to corporations by the general laws of this state.

SEC. 4. Said corporation may locate and establish subordinate councils, or other branches and divisions thereof, composed of members of said corporation, in this or any other state of the United States, or in any other country, and said subordinate councils or branches, when so established, shall be governed and managed by such laws, by-laws, rules and regulations as said corporation shall determine.

SEC. 5. All by-laws, regulations and rules of said corporation in force at the time of the adoption of this act shall remain in full force and effect until amended or repealed.

SEC. 6. Said corporation shall make no laws, by-laws, rules or regulations inconsistent with the laws of this state.

SEC. 7. The corporation shall have a chaplain who shall be designated the Supreme Chaplain. He shall be a Catholic priest or bishop who conducts his ministry to the Order in the spirit of Father Michael J. McGivney. He shall, by virtue of his office, serve as a member of the Supreme Board of Directors and its Executive and Finance Committee. He shall serve, ex officio, on the Supreme Council. The Supreme Chaplain shall be responsible for forming the members of the Supreme Council and the Board of Directors in Catholic values and doctrine. He shall advise those bodies as to whether their actions are consistent with Catholic values and doctrine and with the corporation's Catholic purposes. The Supreme Chaplain shall guide the chaplains of the subordinate councils, ensuring that they support the Catholic identity and evangelical mission of their councils and the corporation at all levels and in all activities. He shall be responsible for instructing the members in the Catholic faith and leading the Order in prayer, and he shall be consulted regarding any changes in the religious content of the Order's rites of initiation.

CONSTITUTION OF THE KNIGHTS OF COLUMBUS

THE SUPREME COUNCIL CHAPTER I

In the name of God. Amen:

The following is hereby established as the Constitution of the Knights of Columbus:

Establishment

SEC. 1. A Board of Government is established to be known by the name and style of the "Supreme Council of the Knights of Columbus."

Powers

SEC. 2. The Supreme Council is hereby vested with full power and authority to make, alter and repeal all laws, rules and regulations for the government, management, discipline and control of the Knights of Columbus, or of any council or division thereof, and the members of the same in any state, district, territory or country where the Knights of Columbus is now or may hereafter be established, and to enforce the laws, rules and regulations enacted by said Supreme Council or any regulation or order made by the Board of Directors.

Meetings — Special Sessions

SEC. 3. The Supreme Council shall meet annually on the first Tuesday of August, provided that if by reason of war or other emergency it shall be made to appear to the Board of Directors that the meeting cannot be held on the first Tuesday of August, the Board of Directors may, by a two-thirds vote, postpone the meeting from time to time until such annual meeting can be held. The Supreme Council may determine the place of its next annual meeting, but if the Supreme Council shall fail to determine the place for its next annual meeting, then the Board of Directors shall do so. In the event that it shall be made to appear to the Board of Directors that it is impractical to hold the meeting at the place so designated by the Supreme Council or the Board of Directors, then the Board of Directors may, by a two-thirds vote, change the place of meeting. Special meetings of the Supreme Council may be called by the Supreme Knight upon a two-thirds vote of the Board of Directors at such time and place as may be determined by said vote.

Who Compose

SEC. 4. (a) The Supreme Council shall be composed of the following members, all of whom must be in good standing:

1. The incorporators named in the charter.

2. The State Deputy and the last living Past State Deputy of each State Council who is actually residing in the state or jurisdiction.

3. The Territorial Deputy of each district not under the jurisdiction of a State Council. The last living former Deputy of Luzon, Mindanao and Visayas who is actually residing in the jurisdiction.

4. Past Supreme Knights of the Order.

5. Supreme Officers ex officio during their terms of office.

6. Members of the Board of Directors other than the Supreme Officers, who shall have the privileges of the floor but not the right to vote, unless otherwise thereto entitled.

7. One representative from each State Council for the first two thousand insurance members, and one representative for the first two thousand associate members, and one representative for each additional two thousand insurance members or major part thereof and one representative for each additional two thousand associate members or major part thereof represented in said State Council as shall appear from the records of the Supreme Secretary. However, any state council having an insurance membership of more than 50% of its total membership will be given credit for any excess insurance members over the minimum number necessary to achieve its last insurance delegate. This excess amount of insurance membership will then be applied toward an additional associate member delegate pursuant to the requirements of this section. But no State Council shall be entitled to more than eight elected representatives to the Supreme Council.

(b) Alternates shall be elected by State Councils from the insurance membership for the representatives enumerated in the second and seventh subdivisions of this section, provided, however, that the alternates for the representatives of associate members provided for in the foregoing paragraph may be elected from the associate membership; but those for the insurance membership shall be elected from the insurance membership. A Territorial Deputy may appoint an alternate from the insurance membership. Said alternate may act in the absence of such representative; but a representative and his alternate shall not both be admitted during any one meeting of the Supreme Council, save by a two-thirds vote, and if so admitted, only the representative or alternate first admitted shall be entitled to per diem or expenses.

(c) Vacancies created by the inability of representatives to attend the Supreme Council shall be filled by the alternates in the order of their precedence, according to the vote electing them, provided that only insurance alternates shall fill vacancies for insurance representatives. In case of a tie vote, the State Deputy shall designate which one shall serve. If the alternate above provided for is not present, the next in order who is present may fill the vacancy.

Limited Vote

SEC. 5. Representatives of associate members shall not be entitled to vote on questions affecting insurance money or matters nor as to what is insurance money or matters, but on all other questions they shall be entitled to vote.

Election Time

SEC. 6. The election of Directors shall be the first order of business on the second day of the meeting of the Supreme Council.

Officers and Directors shall hold office until their successors are elected and qualify.

Election Term

SEC. 7. There shall be a Board of Directors to consist of 24 insurance members, the Supreme Chaplain and Past Supreme Knights of the Order who retired from office in good standing. The regular term of Directors other than the Supreme Chaplain and Past Supreme Knights shall be three years from and after the first day of September following their election. At each annual meeting the Supreme Council shall elect eight insurance members to serve as Directors for regular terms, except that at the annual meeting to be held in 1995 the Supreme Council shall select ten insurance members to serve as Directors and of the members so selected the eight members having the highest number of votes shall be elected for a term of three years, the member having the next highest number of votes shall be elected for a term of two years and the member having the next highest number of votes shall be elected for a term of one year. In case of a tie the choice shall be determined by lot. Vacancies shall be filled by appointment by the Board of Directors. The appointees shall hold office until the next annual meeting of the Supreme Council when a successor shall be elected to fill the unexpired term.

Selection of Supreme Officers

SEC. 8. Annually, at its first meeting held on or after September first in 1955 and thereafter, the Board of Directors shall elect a Supreme Chaplain and a Supreme Warden and shall appoint, from their own number, a Supreme Knight, a Deputy Supreme Knight, a Supreme Secretary, a Supreme Treasurer, and a Supreme Advocate, to serve for a term of one year, unless removed for cause. It shall fill any vacancies for the unexpired terms of Supreme Officers heretofore or hereafter elected or appointed. It shall appoint an Insurance member to perform the duties of Supreme Advocate if there is not a Supreme Director eligible, qualified and available for appointment to such office.

Powers and Authority

SEC. 9. All executive authority shall be vested in the Board of Directors; said Board shall have general supervision of the affairs of the Order, shall cause the laws of the Order to be faithfully executed and administered, shall exercise all executive authority through itself or committee over the state and subordinate councils, chapters and members of the Order, shall have full control and management of all matters as to and of disputes, discipline, funds or property of the Order, other than funds or property of subordinate councils, and of all other concerns of the Order, except when otherwise provided by law or by vote of the Supreme Council, and shall have full power and authority to interpret the laws of the Order of the Knights of Columbus, consistent with the spirit thereof, and the well-being of the Order, and the determination of said Board of Directors on any trial or appeal allowed by law shall be final.

Meetings

SEC. 10. The Board of Directors shall meet at least quarterly and may be convened at any time for cause by the Supreme Knight.

CHAPTER II

STATE COUNCILS

Organization

SEC. 11. When three or more subordinate councils in good standing exist with an aggregate membership of four hundred in any state, district, territory or country, the Board of Directors may direct that a State Council be organized. Thereupon, upon notice from the Supreme Knight, a convention of the councils affected shall be called and such councils shall be represented in said convention by the Grand Knight and a Past Grand Knight of such subordinate council in good standing, and such convention shall organize a State Council, elect State Officers and transact such business as State Councils are by law permitted to transact. Councils having no Past Grand Knight may elect any member in good standing in lieu thereof as a representative of said council to said convention.

Membership — Officers — Eligibility

SEC. 12. (a) State Councils shall consist of the Grand Knight and a Past Grand Knight, actually residing in the state or jurisdiction, from each subordinate council in good standing, and State Officers, ex officio, and the last living Past State Deputy. Provided, however, that when the last living Past State Deputy is actually residing in another state or jurisdiction, he shall thereby forever forfeit such right, and his nearest predecessor actually residing in such state or jurisdiction shall be entitled thereto. If there be more than one Past Grand Knight, the council shall elect the one to represent it in the State Convention. A council having no Past Grand Knight may elect any one of its Third Degree members in good standing in lieu thereof as a representative of said council in the State Council. Each subordinate council shall elect alternates for its representatives in the State Council.

(b) Past State Deputies, other than the last living Past State Deputy, and District Deputies, shall be permitted the privileges of membership in the State Council, but without the right to vote therein.

Should any State Council so provide in its by-laws, chairmen of standing committees of said State Council in a number not to exceed twelve, who are not otherwise members of said State Council, may be permitted the privileges of membership in said State Council with a right to speak on questions pertaining to the functions of their particular committees but without the right to vote therein.

(c) State Councils shall elect by ballot from the membership at large a State Deputy, State Secretary, State Treasurer, State Advocate and State Warden, and representatives and alternates to the Supreme Council. A State Chaplain shall be appointed by the State Officers. Officers of State Councils shall hold office for a term of one year from and after the first day of July following their election and until their successors have been elected and qualified.

(d) Insurance members only shall be eligible to the office of State Deputy, as representatives to the Supreme Council for the insurance membership and as alternates for representatives for the insurance membership, but this requirement shall not apply to prohibited insurance territory, or to State Deputies or Past State Deputies who are ineligible for insurance in the Order and which ineligibility shall appear upon the records of the Supreme Office; provided that the right of a State Deputy or Past State Deputy who is an associate member to vote shall be limited as in the case of representatives of the associate membership, as provided by Section 5.

(e) During January of each year the State Deputy may submit to the subordinate councils of the jurisdiction a resolution to provide that upon its adoption by a majority of the councils any council in the jurisdiction may be represented at the succeeding meeting of the State Council by the Grand Knight, or, in his absence, a duly elected Past Grand Knight, or by the alternate of one of them, who shall be entitled to two votes on any matter coming before the meeting. If the State Deputy does not submit such resolution to the subordinate councils of the jurisdiction on or before February first, then the State Secretary shall do so upon request in writing from the Grand Knights of 10 per cent of the councils but not less than two councils. If the resolution is adopted by a majority of the councils within the jurisdiction on or before March 31st, it shall be in effect at the next meeting of the State Council. If in such jurisdiction the expenses of council representatives attending meetings of the State Council are paid from State Council funds, then the expenses of only one representative from each council shall be paid out of State Council funds.

Meetings — Powers — Special Sessions

SEC. 13. State Councils shall be convened annually between the first day of April to and including the first day of June in each year by the State Deputy for the election of officers, and for the transaction of such business and the enactment of such rules and regulations as may be consistent with the charter and laws of the Supreme Council; but no law, rule or regulation adopted by a State Council shall become operative until approved by the Supreme Council or Board of Directors. The State Council shall fix the date of meeting for the succeeding year; upon its failure to do so, the State Officers shall fix the date.

The Supreme Knight may call a special session of any or all State Councils, by and with the consent of a majority of the Supreme Officers.

CHAPTER III**MISCELLANEOUS PROVISIONS****Territorial Deputy**

SEC. 14. An insurance member of the Order in each state, district, territory and country where a State Council does not exist, shall be appointed a Territorial Deputy therein by the Supreme Knight, upon the approval of the Board of Directors, and by the Supreme Knight, pending such approval, provided that in prohibited insurance territory any member may be appointed.

The Supreme Knight, with the approval of the Board of Directors, shall appoint for a term of two years each for the Philippines, a Luzon Deputy, a Mindanao Deputy and a Visayas Deputy who shall each have the same rights, power and authority in their respective area as a Territorial Deputy in other jurisdictions. A member who has served two full terms in the office of Luzon Deputy, Mindanao Deputy or Visayas Deputy shall be ineligible for appointment to that office or any other office provided for in this paragraph.

Supreme Knight to Preside

SEC. 15. The Supreme Knight shall act as President of the Supreme Council and of the Board of Directors, and shall be ex-officio a member of all committees of said Council and said Board, and also a member of each State Council.

“Member” Defined

SEC. 16. The word “member” or “members” or “membership,” when used alone and unqualified in any of the laws, rules and regulations of the Order, except as used in the charter, shall refer to and include both insurance and associate members.

How Amended or Repealed

SEC. 17. The constitution may be amended or repealed by a majority vote of the Supreme Council present and voting at the meeting when the amendment or repealed measure is presented, and the approval of the same by a two-thirds vote of the members of the Supreme Council present and voting at the next succeeding annual meeting of the Supreme Council.

LAWS GOVERNING THE SUPREME COUNCIL
MEETINGS OF THE SUPREME COUNCIL
CHAPTER IV

Quorum

SEC. 18. A majority of the Supreme Council shall constitute a quorum.

Appointment of Committees

SEC. 19. The Supreme Knight shall preside at all meetings of the Supreme Council and appoint all committees thereof.

Credentials

SEC. 20. Each person claiming the right of membership in said Council, other than permanent members thereof, shall present to the Supreme Secretary there at a credential showing qualifications for members in such form as shall be adopted by the Board of Directors.

Order of Business

SEC. 21. The following shall be the order of business of meetings of the Supreme Council:

1. Prayer.
2. Report of Supreme Secretary on regularity of credentials.
3. Appointment of Committee on Credentials.
4. Report of Committee on Credentials.
5. Appointment of Committee —
 - (a) On Laws and Resolutions (five members).
 - (b) On Good of the Order (five members).
 - (c) On Mileage (three members).
 - (d) On Distribution.
 - (e) Unprovided for specially (five members).
6. Reception and reference of reports of State Councils, petitions, resolutions and papers.
7. Reports of Supreme Officers.
8. Reports of Committees.
9. Reports and recommendations of Board of Directors.
10. Reports of Special Committees.
11. Unfinished Business.
12. New Business.
13. Prayer.
14. Adjournment.

Committee on Laws

SEC. 22. The Committee on Laws and Resolutions may be appointed by the Supreme Knight from the members of the Supreme Council prior to the meeting of such Council. Such Committee shall examine all reports and resolutions of State Councils, and all proposed amendments to the laws of the Order filed with the Supreme Secretary on or before the 15th day of June of each year, and no resolution or amendment shall be considered by said Council unless so presented (except upon majority vote of the Supreme Council), and the substance of the resolution and proposed amendments shall be printed and distributed to the members of the Supreme Council at least ten days prior to the date of meeting of the Supreme Council; and said Committee shall report thereon to the Supreme Council, together with any amendments or repeals of existing laws deemed expedient for the progress and welfare of the Order, or necessary to make the laws of the Order concise or consistent, and all amendments and changes in the laws proposed for adoption in the Supreme Council shall, before final adoption, be referred to said Committee for engrossment.

No resolution involving the expenditure of moneys and which requires an increase in the Supreme Council per capita shall be considered by the Supreme Council unless such resolution or the substance thereof shall have been printed and distributed to the members of the Supreme Council or it shall have been submitted to the Committee on Laws and Resolutions and a report thereon made to the Supreme Council by said Committee.

Committee on Good of Order

SEC. 23. The Committee on the Good of the Order shall report the condition and progress of the Order and suggest such measures as they may deem expedient and proper to advance the interests and welfare of the Order.

Committee on Mileage

SEC. 24. The Committee on Mileage shall determine and certify to the Supreme Secretary the number of miles traveled by each member and representative to the Supreme Council.

Other Committees

SEC. 25. All other committees shall act upon and consider such matters as may be especially referred to them.

Mileage and Per Diem

SEC. 27. All members engaged in services authorized either by law, by vote of the Supreme Council, or by the Board of Directors, or Supreme Knight, shall receive, in lieu of all expenses, mileage one way at the rate of thirty cents per mile for the first fifteen hundred miles and twenty cents per mile for each additional mile from place of residence to place of meeting, and per diem of \$400 for each day actually spent in attendance at committee meetings or in duties assigned to them, as aforesaid, as the case may be, except where

compensation is otherwise provided therefor by the Supreme Council or under the Law.

2. Members of and representatives to the Supreme Council and all standing and special committees thereof, and officers of the Supreme Council, shall receive, in lieu of all expenses, mileage one way at the rate of thirty cents a mile for the first fifteen hundred miles and twenty cents a mile for each additional mile from place of residence to place of meeting, and per diem of \$400 for each day's actual attendance at meetings of the Supreme Council or committees thereof.

3. The Supreme Knight, Supreme Chaplain, Deputy Supreme Knight, Supreme Secretary, Supreme Treasurer and Supreme Advocate shall receive compensation for services rendered in an amount to be determined by the Board of Directors and in addition thereto their necessary traveling expenses in connection with the business of the Order and expenses necessarily incident to their official positions.

4. All other officers of the Supreme Council whose compensation is otherwise provided for by said Council or by law, shall be paid in addition to such compensation only the mileage as hereinbefore prescribed.

5. (a) A member who is 70 years of age or older shall be ineligible for election as Supreme Director.

(b) Supreme Officers and Assistant Supreme Officers who are members of the Board of Directors shall be required to retire as Supreme Officers or Assistant Supreme Officers on the first day of the calendar month following their 70th birthday. This section shall not be applicable to the Supreme Chaplain.

(c) A member of the Order who has served three regular terms as a Supreme Director, shall be ineligible for election as a Supreme Director. This paragraph (c) shall not be applicable to a member of the Board during his incumbency as a Supreme Officer or Assistant Supreme Officer, in which event (b) of this sub-section shall apply.

CHAPTER V
SUPREME OFFICERS
SUPREME KNIGHT

SEC. 28. The Supreme Knight shall be the chief executive officer of the Order, and it shall be his duty to enforce all laws of the Order and regulations of the Board of Directors. He shall —

Inspect Councils

1. Have the power to visit all councils, and inspect their proceedings or direct the visitation and inspection of proceedings of councils by any officer designated by him.

Sign Charters, Etc.

2. Sign all charters and benefit certificates.

Examine Bonds

3. Direct the examination of the bonds and books of subordinate councils and officers at such time as he may designate.

Approve Contribution and Assessment Calls

4. Approve contribution and death benefit assessment calls or notices.

Appoint Member to Perform Supreme Officer's Duties

5. With the approval of two or more other Supreme Officers, appoint a member of the Order with authority to perform the duties of any Supreme Officer who may be temporarily unable to perform the duties of his office.

Other Duties

6. Perform such other duties as are consistent with his office and the laws of the Order.

DEPUTY SUPREME KNIGHT

SEC. 29. In case of the death, resignation, disqualification, absence, refusal or neglect of the Supreme Knight to discharge the duties of his office, or in case of the temporary disqualification of the Supreme Knight to discharge the duties of his office, the Deputy Supreme Knight will perform all duties incumbent upon the Supreme Knight until the disability is removed, and the Deputy Supreme Knight shall perform such other duties as may be reasonably required by the laws of the Order or the Supreme Council.

SUPREME SECRETARY

SEC. 30. The Supreme Secretary shall —

Record Proceedings

1. Keep a true and faithful record of the proceedings of the Supreme Council and Board of Directors and the Supreme Assembly of the Fourth Degree or other governing body of said degree, or higher degrees, which has been or may be created by the Board of Directors.

Record Insurance Applications

2. Keep a correct record of the original application papers for insurance benefits, the beneficiary to whom the death benefit is payable, and any changes in the disposal of death benefits made therein.

Seal

3. Keep in charge of the seal, and affix the same to all documents emanating from the Supreme Council and Board of Directors.

Issue Assessment and Contribution Calls

4. Give notice of assessment and contributions as provided in Section 84.

Pay To Supreme Treasurer

6. Pay over to the Supreme Treasurer all moneys received by him in any wise belonging to the Knights of Columbus.

Keep Accounts

7. Keep a debit and credit account of each benefit certificate and of each subordinate council, and a full account with the Supreme Treasurer.

Examine Credentials

8. Examine and report on credentials of members of the Supreme Council.

Custodian of Records

9. Be custodian of all bonds, notes, mortgages, deeds, insurance applications and other papers of the Order, whose custody is not otherwise provided for.

Report

10. Report at the annual meeting of the Supreme Council on the general condition of the Order.

Sign Charters, Etc.

11. Sign all charters and benefit certificates.

Bond

12. Before entering upon the duties of his office, give a bond in such amount as may be deemed sufficient by the Board of Directors. Said bond and the amount thereof may be changed at any time by said Board. Said bond shall be furnished by a corporation qualified to issue the same, approved by the Board of Directors; and the fee for such bond shall be paid by the Order. Said bond shall run to the Knights of Columbus.

Other Duties

13. Perform such other duties as are imposed or consistent with the laws of the Order, and as may be determined and required by the Board of Directors.

SUPREME TREASURER

SEC. 31. The Supreme Treasurer shall —

Bond

1. Before entering upon the duties of his office, give a bond in such amount as shall be determined by the Board of Directors, and from time to time may be required to give the bond in such amount as said Board shall determine. Said bond to be executed by a corporation qualified to issue the same, which corporation shall be approved by the Board of Directors. The fee for said bond shall be paid by the Order, and said bond shall run to the Knights of Columbus.

Collect Monies

2. Collect all monies due the Order, and give receipts when requested, all monies so collected being in appropriate form payable to the Knights of Columbus which he shall then deposit only to the designated account of the Knights of Columbus.

Deposit Moneys

3. Deposit all moneys received by him in such depositories as shall be determined by the Board of Directors.

Report

4. Report at the annual meeting of the Supreme Council, and at regular meetings of the Board of Directors, or oftener if required by the Supreme Council or Board of Directors, the amount of receipts and disbursements, in such form as shall be approved by the Board of Directors.

When Deliver Property

5. At the expiration of his term of office, or in case of his resignation, or removal, pay and deliver to his successor in office all moneys, books and property in his possession belonging to the Order.

Other Duties

6. Perform such duties as may be imposed by law and by the Board of Directors.

SUPREME ADVOCATE

SEC. 32. The Supreme Advocate shall be a member of the Order, and a practicing lawyer of at least five years' standing. He shall —

Legal Advisor

1. Be the legal advisor of the Supreme Council, the Board of Directors and Supreme Knight in all matters pertaining to the Order or referred to him.

Examine Claims

2. Examine as to the legality of all death claims presented against the Order, whenever such claims so presented require examination as to the liability of the Order.

Report

3. Report at the annual meeting of the Supreme Council.

Other Duties

4. Perform such other duties as shall be assigned to him from time to time by the Supreme Council, Board of Directors or Supreme Knight.

SUPREME CHAPLAIN

SEC. 33. The Supreme Chaplain shall conduct all religious exercises of the Supreme Council. In the event of his absence from meetings of the Supreme Council, the Supreme Knight may open and close the meeting with prayer.

CHAPTER VI

BOARD OF DIRECTORS

SEC. 35. The Board of Directors —

Control Property

2. Shall have full supervision and control of all the property of the Order not specifically belonging to state or subordinate councils, or to chapters.

Mileage and Per Diem

3. Shall receive mileage at the rate of twenty-one cents a mile round trip between place of residence and the nearest airport plus round trip air fare to the airport nearest the place of meeting, and per diem of \$800 a day for each day's actual attendance at meetings of said Board or its committees. They shall further receive a monthly retainer of \$1,200 for each month or part thereof during their service as a member of the Board of Directors.

Approve Depositories

4. Shall investigate and approve each and every place of deposit of the funds of the Order, and fix the maximum amount that may be deposited in each depository.

Examine Reports

5. Shall examine the reports of state and subordinate councils and officers, and take such action thereon as may be necessary from time to time and consistent with the laws and welfare of the Order.

Organize Councils

6. Shall by themselves or committee have power to organize new councils and employ organizers for the purpose of organization, and to employ representatives, in such places as in the judgment of said Board may be deemed advisable, and shall have the right to organize councils in prohibited insurance territories, such councils to be composed wholly of associate members and to be called associate councils.

Dissolve Councils

7. May dissolve a council and forfeit its charter for misconduct and nonfeasance under the law, or in the case of the merger of two or more councils, as provided by law.

Determine Limits of Jurisdiction

8. Shall have the right to determine and define the limits of any jurisdiction without reference to geographical or political division. They shall have the right to change or merge existing jurisdictions whenever the good of the Order, in their opinion, so requires, upon a three-fourths vote, and such action shall be subject to review by the Supreme Council. One or more councils outside of the United States or Canada, may be placed under the supervision of an existing jurisdiction, but in such cases the relations and rights of such council or councils to and under such jurisdictions shall be subject to regulation by the Board of Directors.

Power and Authority

SEC. 36. The Board of Directors shall have full power and authority

Insurance and Non-Insurance Territory

1. To determine in what state or locality insurance risks will be taken by the Order, and what places or localities shall be prohibited insurance territory.

Determine Occupational Ratings

2. To determine occupational ratings and risks which shall not be accepted.

Extra Assessments or Contributions

3. And shall when necessary for the payment of matured death or other claims in full, and to provide for the creation and maintenance of the funds as required by law or/and to protect the Order and its certificate holders, or to meet any requirements exceeding regular death benefit assessments or regular monthly contributions annually, cause additional, increased or extra assessments or contributions to be levied upon the insurance certificate holders to meet such deficiency, which extra assessments or contributions shall be payable sixty days after notice of same, given as required by law in cases or ordinary assessments or contributions.

In respect to any insurance or annuity certificate issued by the Order to a minor, the holder of such certificate shall not be personally liable for any assessment levied by the Order.

Payment or Credit of Surplus

4. To make payment or credit of surplus to the certificate holders, by remitting one or more of the regular twelve monthly death benefit assessments or contributions, payable by the certificate holders in any one year, or by any other method in the discretion of the Board, if in their judgment and upon the advice of the actuary, it is deemed advisable to do so, upon a two-thirds vote of the Board.

When to Designate Beneficiary

5. To determine to whom a death benefit shall be paid when no beneficiary is designated; and should the person insured or the certificate holder die without having named and having had recorded in the books of the Supreme Secretary the name of any person or persons to whom the sum shall be paid, then to determine to whom said sum shall be paid in accordance with the laws of the Order.

Rules for Administration of Funds

6. To make all necessary rules and regulations relative to all funds and securities, and the collection and management of such funds and securities as may not be in conflict with the laws of the Order, and to make such rules prescribing the qualifications of securities acceptable for purchase as in its judgment is to the best interests of the Order and to alter and amend the same at will.

7. To make all necessary rules and regulations relative to the investment for the time being, of moneys and funds raised for special purposes.

Rules for Insurance Examination

8. From time to time to make all necessary rules and regulations for the method, means, expense and complete management of examination of applicants for insurance and of the form and procedure of non-medical applications therefor.

Management of Insurance Systems

9. To issue insurance on the lives of members, on the lives of wives of members and on the lives of minors; and to issue health insurance on members, their wives and minors.

10. To issue annuities and make rules and regulations therefor.

11. To make all rules and regulations necessary to the management of the insurance system of the Order, to prescribe the forms, terms and amounts of all certificates and riders to be issued by the Order and the contributions to be made therefor; waive or modify restrictions in outstanding certificates in a uniform manner whenever it shall deem the same to be for the best interest of the Order; prescribe the terms and conditions of eligibility for insurance; and to obtain reinsurance or coin-surance on individual risks to the extent deemed advisable.

Establish a Retirement Plan

12. To establish and put into effect a Retirement Plan for officers, employees and agents of the Order.

Consolidate and Allocate Funds

13. Except funds collected for health and accident contracts and accretions thereto, the Board of Directors may consolidate and allocate any or all funds for the payment of life insurance benefits, or other funds, or any parts thereof, in the manner and to the extent permitted by law, and may take whatever action as shall be necessary to effectuate such consolidation or allocation of funds.

Designation of Administrative Officers

14. To designate from time to time as it shall determine, one or more employees as it shall select as an Administrative Assistant to the Supreme Knight, an Assistant Supreme Secretary, an Assistant Supreme Treasurer, an Assistant Supreme Advocate, or by any other official title, and shall fix the duties, authority and salary of any employee to whom any of such titles may be assigned and any of such titles shall be retained and used by an employee for a specific purpose or in connection with designated duties or authority and for such periods of times as shall be determined and authorized by resolution of the Board of Directors.

Additional Power and Authority

SEC. 37. The Board of Directors shall have the power and authority —

Ceremonial

1. To adopt, devise and establish such ceremonial for the Order as they may determine and may modify or alter the same at pleasure.

To create and establish the Fourth Degree and higher degrees, and provide ceremonial and a system of government therefor, including officers thereof.

Said Board shall have full supervision of the exemplification of all ceremonial work, and may make such rules and regulations relative to the ceremonial as they may from time to time deem necessary.

Levy Assessments and Call for Contributions

2. To levy all per capita taxes or assessments and make calls for contributions on members through the councils of the Order as may from time to time be necessary for the proper conduct of the Order, and to meet the actual or anticipated expenses of the Order. Provided, however, the Supreme Council shall make a rebate to college councils of fifty per cent of the annual per capita tax assessed against and paid by the membership of said councils, and said councils shall use said funds for those Catholic and fraternal programs as shall be approved by the council chaplain and shall on or before July first of each year report to the Supreme Council as to the disposition of said rebate.

In the event any state or taxing authority shall place any levy, tax or charge upon benefit certificates issued to or payments made by the certificate holders, to add the amount of such levy, tax or charge to the payments otherwise prescribed by law for the certificates subject thereto, and the payment thereafter due and payable from all such certificate holders is hereby declared to be the regular payment increased by the amount of such levy, tax or charge.

Permit Transfers

5. To permit the transfer of members in good standing desiring to be charter members of a new council about to be formed, and to permit the formation of such new council with a charter membership consisting wholly or in part of such transferred members. Applications to join and establish such new councils shall be made to said Board through the District Deputy, who shall express his approval or disapproval thereof.

Require Additional Bonds

7. Whenever so deemed necessary to require the Supreme Treasurer and the Supreme Secretary to give additional bonds in such amounts as may be deemed sufficient for the faithful performance of their duty and security of the funds in their possession, and to require any other officer of said Order or of a subordinate council thereof in proper cases to give bond in such amount as may be deemed necessary and sufficient for the security of the Order and its business.

Provide For Expenses

8. Through itself or by committee to provide for the legal, necessary or incidental expense of the Order, and direct as to the manner of paying all claims against it.

Commission Officers

9. To install and commission, through the proper officers, all subordinate council officers.

COMMITTEES

SEC. 38. At the first annual meeting of the Board of Directors the Supreme Knight shall appoint members for the following standing committees:

Committee on Ceremonial, Robes and Paraphernalia (three members).

Committee on Appeals (three members).

Committee on Audit (three members).

The Supreme Knight and Supreme Secretary shall constitute the Committee on Charters.

The Supreme Knight, as chairman, the Supreme Chaplain, the Deputy Supreme Knight, Supreme Secretary, Supreme Treasurer and Supreme Advocate and three Supreme Directors to be appointed by the Supreme Knight, shall constitute the Executive and Finance Committee.

The Board of Directors may appoint such other committees, permanent or temporary, as shall from time to time be deemed necessary for the business of said Board, or carrying out the rules and regulations of the Order.

COMMITTEE ON CEREMONIAL

SEC. 39. The Committee on Ceremonial, Robes, and Paraphernalia shall from time to time recommend such changes in the ceremonial of the Order, and such rules and regulations, and the proper exemplification of the same, as may be deemed advisable and shall recommend the adoption of such robes and paraphernalia as shall seem best adapted to the Order, and any rules and regulations relative thereto which may be deemed necessary to secure uniformity in the Order.

EXECUTIVE AND FINANCE COMMITTEE

SEC. 40. It shall be the duty of the Executive and Finance Committee —

Bonds

To furnish bonds in such amounts as may be required from time to time by the Board of Directors.

Examine Deposits

2. To see that the funds of the Order are deposited in the name of the Order, except as hereinafter provided in this section, and to the credit of the proper accounts, and subject to the conditions and restrictions placed on each fund, that said funds are deposited in safe depositories designated by the Board of Directors in the form provided for by the laws of the Order.

Invest Funds

3. To invest all funds, or such portion thereof, as it may determine, in United States or other bonds, real estate, fee leaseholds, or loans secured by first mortgage or other first line on real estate, and such other securities as are permitted by law for the investments of this Order, and may make such other purchases as may be at any time authorized by this Order.

The Executive and Finance Committee shall have full power to sell, exchange, transfer, and convey any bonds, mortgages or securities and any other property, real or personal, belonging to the Knights of Columbus, and to execute the proper evidence of transfer thereof, which shall be executed by the Supreme Knight and the Supreme Secretary (or Assistant Supreme Secretary).

Whenever a deposit is required by law in Canada, such bonds as are acceptable under the law for deposit in such jurisdiction may be purchased and deposited to comply with such laws.

The Executive and Finance Committee shall exercise all of the powers of the Board of Directors between meetings of said Board, excepting only such powers and duties as shall be delegated to other committees by the laws of the Order or by specification of the Board of Directors.

4. The Supreme Secretary shall keep a true and faithful record of the proceedings of the Committee.

COMMITTEE ON AUDIT

SEC. 41. It shall be the duty of the Committee on Audit —

Annual Examination

1. At least annually, after December 31st, to make a thorough examination of all the accounts and financial affairs of the Order, other than of state and subordinate councils, and of all receipts and expenditures of every kind and nature, by whomsoever made, and for such purpose said Committee may employ an expert accountant to aid in such examination and in the work of audit assigned to it.

Examine Investments

2. From time to time, and at least annually, to examine, count and verify all bonds, notes, mortgages and other papers evidencing investments of the Order and for this purpose all vaults and boxes wherein such papers are kept shall be opened upon request of said Committee to ascertain whether or not interest is promptly paid, insurance continued in force, and all taxes paid upon any real property upon which the Order has a lien by mortgage or otherwise.

Examine Methods of Payment

3. To examine generally as to the manner and form of payments to the Supreme Secretary and Supreme Treasurer and of payments made by them, and to examine and report upon the general condition of the books and accounts, records and papers of the Supreme Office, and of the Supreme Officers.

Examine Officers Reports

4. To examine the reports submitted by the Executive and Finance Committee, Supreme Secretary and Supreme Treasurer and any other financial officer, and to determine as to the correctness of the same.

Other Examinations

5. To make such other and additional examination or examinations as the Board of Directors or the Supreme Knight may require, or as, in the judgment of said Committee, may be deemed best for the interest of the Order.

Report to Board of Directors

6. Make and submit a detailed written report of each examination to next succeeding meeting of the Board of Directors, and therein to certify as to what accounts were examined, and the correctness of the same, specifically with reference to the condition of the General Account Fund of the Order, and each special fund, and the place and the amount of deposits, and investments of each fund, and of all investments of the Order.

Report to Supreme Council

7. To make an annual report to the Supreme Council, giving a summary of the semiannual and all other reports, containing such criticisms and recommendations as said Committee shall deem called for.

Call Meeting of Board of Directors

8. For the purpose of presenting a report, if in the judgment of said Audit Committee immediate action thereon is necessary, the Audit Committee may themselves, or through the Supreme Knight, call a special meeting of the Board of Directors.

Right to Books, Etc.

9. The books and accounts of any and all officers of the Order, including those of subordinate councils, shall be open for examination at any time by the Committee on Audit, with or without notice, and said Committee shall be entitled to the possession thereof, and all officers shall deliver the same to them, and answer any and all queries relative thereto, and assist as far as possible the Committee in its examination.

COMMITTEE ON CHARTERS

SEC. 42. The Committee on Charters shall have full power to grant or refuse charters, subject to the approval of the Board of Directors.

COMMITTEE ON SUPPLIES — DUTIES

SEC. 43. The Supreme Knight, Supreme Secretary, Supreme Advocate and two members of the Board of Directors shall constitute the standing Committee on Supplies. They shall prepare blank forms for applications for membership, medical examinations, insurance vouchers, books, records, and all necessary blanks and forms provided by the laws and rules of the Order, which shall be approved by the Board of Directors, and when so approved, said Committee on

Supplies shall direct the purchase of all current necessary supplies, and of such supplies as may be determined necessary and expedient, and may adopt rules and regulations for the purchase of supplies by the Supreme Office.

Said Committee shall fix the price of all supplies to officers and subordinate councils at such price that the Order shall receive a return for such supplies from subordinate councils and officers at least the cost thereof and the necessary expense of express or postage thereon, and may direct the Supreme Secretary to furnish to subordinate councils and officers supplies so provided for by said Committee, at the prices to be fixed therefor, and to collect said price from said subordinate councils or officers, and it shall be obligatory upon subordinate councils to use only supplies furnished as aforesaid.

Order of Business

SEC. 44. Order of business of Board of Directors:

1. Roll Call.
2. Reading of Minutes.
3. Appointment of Committees.
4. Communications.
5. Supreme Secretary's Report.
6. Supreme Treasurer's Report.
7. Supreme Advocate's Report.
8. Report of Secretary and Treasurer on Reserve Fund.
9. Reports of Committees.
10. Report of Supreme Secretary on State of Insurance, Interest and Taxes.
11. Miscellaneous Reports.
12. Unfinished Business.
 - (a) Referred by Supreme Council.
 - (b) From Previous Meeting.
13. New Business.
14. Determination of General Expense Assessments.
15. Hearing of Appeals.
16. Adjournment.

CHAPTER VII
FUNDS OF THE ORDER
GENERAL ACCOUNT FUND

SEC. 46. In addition to special funds that may be established and the separate account for all transactions pertaining to the accident and health program as provided in Section 47, there shall be the General Account Fund which shall consist of all moneys or other property received by the Supreme Council from all sources whatsoever, other than on account of special funds and the Accident and Health Fund.

SEC. 47. There is established a separate account for all transactions pertaining to the accident and health program, to which account shall be credited all contributions collected for accident and health contracts and accretions thereto and to which accounts shall be charged or allocated all losses and expenses incurred in connection with such contracts and all dividends paid, if any. No part of moneys collected for any purpose, other than accident and health contracts, and no part of the accretions thereto shall be transferred to the accident and health account to be used to pay any losses or expenses of the accident and health program or to maintain the required reserves thereon except the sum transferred from the unassigned General Account Fund to the Accident and Health Fund by the Supreme Council. Any deficiency in the Accident and Health Fund shall be apportioned only to accident and health contracts. The Board of Directors may transfer all or any part of the surplus in the Accident and Health Fund to the General Account Fund. Nothing in this section shall be construed as applying to the Order's Long Term Care products.

How Deposited

SEC. 50. The funds of the Order, except the portions thereof represented by bonds, mortgages, certificate loans or other securities or by interest or other items accrued or receivable, shall be deposited in such depositories as may be designated by the Board of Directors and under such rules as it may prescribe.

DISBURSEMENT OF FUNDS

SEC. 51. Funds of the Order shall be disbursed in such form and manner as shall be determined by the Board of Directors.

SPECIFIC DESIGNATION

SEC. 52. Funds of the Order shall be specifically designated according to the particular purpose for which they are created.

EARNINGS

SEC. 53. All earnings upon the several funds of the Order or any investment thereof shall be credited to the account of said funds, less such deductions for investment expenses of such funds as shall be authorized by the Board of Directors in accordance with law.

MORTGAGE CONDITION

SEC. 54. Whenever the funds of the Order shall be invested on mortgage security, the mortgage or the note secured thereby shall contain a condition that payment thereof shall be made only to the Knights of Columbus, by certified check, wire transfer, or any other method commonly used in the mortgage finance industry and payable to "Knights of Columbus," and that no other forms of payment shall discharge said mortgage indebtedness. The funds so paid shall be deposited to the credit of the fund to which it belongs.

LIMITATION OF DEPOSIT

SEC. 55. No deposit shall be made of any funds of the Order in excess of twenty per cent of the capital, surplus and undivided profits of the depository.

CHAPTER VIII

STATE COUNCILS

Powers and Authority

SEC. 56. (a) State Councils are hereby authorized and directed, at the annual meeting thereof, to take into consideration all matters whatever relating to the well-being and good order and laws of the society in the state, or throughout the Order, and pass votes and resolutions in reference thereto, and make report thereof to the Supreme Council for action, and said councils may make laws for their own government and for the government of the local councils within the state, in all matters not in conflict with the constitution, laws, rules and regulations of the Supreme Council, or the Board of Directors, and may make laws and rules for their enforcement. No law or regulation adopted by any State Council shall be effective until approved by the Board of Directors to whom such law or regulation shall be transmitted for approval or disapproval by the State Deputy.

(b) State Councils shall cause all financial books and records of the State Council and affiliated units to be audited annually by a certified or chartered public accountant who shall provide a written opinion on the condition of said State Council and affiliated units. A copy of the written opinion, including financial statements, shall be made a part of the State Council proceedings.

Levy Assessments

SEC. 57. State Councils are hereby given power to levy, collect and enforce such assessments upon the councils or membership in the state as they may find necessary for the defraying of their legitimate expenses. Councils failing to pay such assessments or Supreme Council assessments shall not be entitled to representation in their State Council until they do pay the same and any arrears.

Vacancies

SEC. 58. Appointments to fill vacancies in any office of the State Council shall be made for the unexpired term by the State Officers. In case of any vacancy in the office of alternate to the Supreme Council, such vacancy shall be filled by the State Deputy.

Term of Service — State Deputy

SEC. 59. A member who has served four terms in the office of State Deputy shall be ineligible for election to that office.

CHAPTER IX STATE DEPUTIES

Powers and Duties

SEC. 60. A State Deputy shall be elected as herebefore provided in jurisdictions where a State Council exists, to hold office for the term of one year. He shall —

Executive Officer

1. Be the chief executive officer of the Order in the state and the representative of the Board of Directors and the Supreme Knight.

Preside Over Meetings, Etc.

2. Preside at all meetings of the State Council and shall be ex-officio a member of all committees of said council. In the absence or inability of the State Deputy, the State Secretary shall execute all of the duties of the State Deputy. In the absence of the State Deputy and State Secretary, the obligation of executing the duties of the State Deputy shall devolve on the other State Officers in the order in which they are named in Section 12(c) of the Constitution of the Order.

Same Powers As District Deputies

3. Have all the rights and powers hereinafter conferred upon the District Deputies.

Create Districts

4. Upon taking office, divide the state into districts, which shall be subject to the approval of the Supreme Knight or the Board of Directors.

Appoint District Deputies

5. Nominate and appoint a District Deputy subject to the approval of the Supreme Knight and who shall be a member in good standing, whether an insurance or associate member, for each of the duly approved districts within the state, and shall have the direction and supervision of all District Deputies so appointed whose terms shall expire on June 30 each year. Except for unusual circumstances as determined by the Supreme Knight upon the recommendation of the State Deputy, a member who has served eight consecutive terms in the office of District Deputy shall be ineligible for appointment to that office.

Make Reports

6. Make a written report on the conditions of the Order within his state to the State Council at its annual meeting, and may be required to make reports from time to time by the Supreme Knight or Board of Directors.

Other Powers and Duties

7. Possess such other powers and perform such other duties as the laws of the Order prescribe.

Supervise Knighthood Degree

8. Supervise the exemplification of the Knighthood (Third) Degree.

Expenses

SEC. 61. The necessary expenses of the State Deputy, which are chargeable to the Supreme Council, shall be paid from the General Account upon bills to be rendered.

CHAPTER X**DISTRICT AND TERRITORIAL DEPUTIES****Powers and Duties**

SEC. 62. District Deputies shall be appointed as heretofore provided and shall hold office at the pleasure of the State Deputy, but not longer than his elected term.

District and Territorial Deputies shall —

Supervise Councils

1. Have general control and supervision of the councils within their respective districts, and shall be responsible for the enforcement of laws and rules of the Order in and by said council.

Degrees

2. Have charge of the exemplification of the Formation (Second) Degree.

Inspect Books, Etc.

3. Inspect the books, vouchers and accounts of councils within the district, and may at any time demand them for examination.

Install Officers

4. Install the officers of councils.

Councils To Obey

5. Be recognized when a District Deputy as a special representative of the State Deputy, and when a Territorial Deputy as the special representative of the Supreme Knight, and the various council officers and members shall implicitly obey his ruling and decisions in all matters of disputes or otherwise, and all lawful orders made by him.

Cause Ceremonial Exemplification

6. Assume the responsibility of seeing to it that the candidates for degrees in each council receive the required degrees as expeditiously as possible.

Cause Accounts To Be Properly Kept

7. Cause the accounts of councils in his district to be kept in the books furnished by the Supreme Secretary, and in the manner provided by law.

Report Suspensions

8. Report at once to the Supreme Secretary any deposition or suspension made by him.

Take Books, Etc.

9. In case of a dissolution of a council, to take the proper books and papers of said council for the benefit of the Order.

Direct Trustees

10. Direct and assign duties to trustees of councils when deemed advisable so to do.

File Reports

11. File a written report of the condition of the councils in his district when requested so to do by the State Deputy, the Supreme Knight or Board of Directors.

Other Duties

13. Perform such other duties as the laws of the Order prescribe, or the State Deputy, the Supreme Knight or Board of Directors shall order.

When To Act Outside of District

SEC. 63. State and Territorial Deputies may act outside their own jurisdictions upon the invitation of the State or Territorial Deputy of the jurisdiction in which the duty is to be performed, provided that in such case no expense shall be chargeable to the Supreme Council unless the duties were also directed by the Board of Directors or Supreme Knight.

District Deputies may act outside their own districts upon request of their State Deputy; if outside their own state or jurisdiction, the consent of the State or Territorial Deputy of such other state or jurisdiction shall also be necessary. Provided, also, that no expense shall be chargeable to the Supreme Council for duties performed outside their own state or jurisdiction unless the duties are also directed by the Board of Directors or Supreme Knight.

Expenses

SEC. 64. The necessary expenses incurred by a Territorial or District Deputy in the performance of his duties within his district shall be paid upon bills rendered and after approval by the State Deputy. But no expenses of a District Deputy shall be chargeable to the Supreme Council for duties performed outside his own district unless the incurring of expenses for such duties shall have been first authorized by the Supreme Knight or Board of Directors.

Territorial Deputies — Duties

SEC. 65. In jurisdictions where there is no State Council, the Supreme Knight shall appoint a Territorial Deputy, who shall have all the powers, duties and obligations of a State Deputy, and he shall be subject to the control and direction and supervision of the Supreme Knight or Board of Directors, and shall serve until his successor is appointed. He shall be an insurance member, except in prohibited insurance territory.

CHAPTER XII**BENEFITS, CONTRIBUTIONS AND ASSESSMENTS****Definitions**

SEC. 69. The term "Death Benefit," whenever referred to in the constitution or the laws of the Order, shall mean the claim, right, endowment, benefit or money due as insurance upon the death of the person insured, exclusive of any sum payable under an annexed provision for supplementary benefit.

(a) An insurance member in good standing shall be one who is entitled to all rights and privileges of the Order as prescribed by the laws for insurance membership.

(b) An inactive insurance member is one who is under expulsion or suspension, ipso facto or otherwise, or who has withdrawn from the Order, and who is the holder of a life insurance certificate or an annuity certificate or a long-term care certificate which is being kept in force on a contribution paying basis or otherwise. Such member shall not be entitled to the privileges of membership except the right to apply for additional insurance or annuity benefits. Inactive membership shall terminate ipso facto at the expiration of the period during which such insurance or annuity is kept in force unless the member is sooner reinstated to membership in good standing in accordance with the laws of the Order.

(c) The term "Additional Accidental Death Benefit," shall be synonymous with the term "Double Indemnity Benefit," and shall mean the supplementary benefit payable, under the terms of a provision annexed to the certificate, only if the death benefit is payable, and the death of the person insured shall have resulted solely from accidental injury, prior to expiration as stated in said provision. The additional amount payable under this benefit shall not exceed the amount of the death benefit, and shall be payable to the beneficiary with, and in the same manner, as the death benefit.

(d) The term "Disability Waiver Benefit" shall mean the supplementary benefit granted to the certificate holder, under the terms of a provision annexed to the certificate, for waiver of contributions in event of total and permanent disability of the person insured occurring during the contribution payment period of the certificate, and prior to the certificate anniversary nearest to the sixtieth birthday of the person insured.

(e) The term "Endowment Benefit" shall mean the benefit or money due and payable if the person insured is living at the maturity of a certificate on an endowment plan, under which insurance has been continued in force until such endowment maturity.

(f) The term "Death Benefit Assessment" shall, unless otherwise expressly provided, mean the regular assessment, required on Old Insurance System Benefit Certificates.

(g) The term “contribution” shall mean the amounts payable by the certificate holder on New Insurance System Benefit Certificates.

(h) The term “sixtieth birthday” shall mean the sixtieth anniversary of the date of birth, and like phrases for other ages shall have corresponding meaning.

(i) The term “Payor Benefit” shall mean the supplementary benefit granted under the terms of a provision annexed to a juvenile benefit certificate, for waiver of contributions becoming due under such juvenile benefit certificate for the remainder of the period after the death of the designated Payor, or during the total and permanent disability of such Payor.

(j) The term “certificate holder” shall mean the person recognized by the Order as being in control of the certificate.

(k) The term “Benefit Certificate” shall mean, unless otherwise modified, any insurance, annuity, long term care or other certificate offered by the Order.

Amount

SEC. 70. 1. Benefit certificates shall have been issued in any state or other political subdivision, or agency district, as directed by the Board of Directors, for any amount of death benefit which is not less than \$1,000 face amount, or such other minimum as may be prescribed.

2. Annuity certificates shall be in amounts not less than \$20.00 monthly annuity payments or in such minimum as shall be determined by the Board of Directors. Members who hold annuity certificates while in good standing shall be classed as insurance members as defined in Section 69(a) and if not in good standing shall be classed as inactive insurance members as defined in Section 69(b).

3. Long Term Care certificates shall be in any minimum amount designated by the Board of Directors. Members who hold Long Term Care certificates in any amount while in good standing shall be classed as insurance members as defined in Section 69(a) and if not in good standing shall be classed as inactive insurance members as defined in Section 69(b).

4. Certificates issued in any Province of Canada shall be subject to the laws of such Province.

Beneficiaries

SEC. 71. 1. Each application for a benefit certificate shall include a beneficiary designation. The certificate holder may, from time to time, change such designation in such form and manner as the Board of Directors shall prescribe provided that the Order may refuse to accept any designation or change of designation which appears to the Order to be in violation of any state or provincial law to which the certificate is subject, or where it appears to the Order that there would be a lack of substantial insurable interest.

2. Where, upon the death of the insured, it appears that the certificate holder has failed to make any designation, or that all of the named beneficiaries are dead, or if the designation shall fail for illegality or otherwise, then the death benefit shall be paid in the order of precedence as herein set forth:

First: The insured's spouse.

Second: The insured's children. Under this section, the term "children" shall be defined as: (1) all biological children of the insured; (2) all legally adopted children of the insured; (3) any children of a pre-deceased biological or legally adopted child of the insured – such children shall take their share of the deceased parent. The term "children" does not include the insured's step-children unless they are legally adopted.

Third: The insured's natural parents, or in the event the person insured had been legally adopted, his or her adoptive parents.

Fourth: Any surviving brothers or sisters of the insured.

Fifth: The insured's estate.

To Whom Paid

SEC. 72. Upon receipt in the Supreme Office of due proof of death of a person insured, the Order shall pay to the beneficiary or beneficiaries legally entitled thereto such sum as the deceased shall have been insured for, subject to the terms and provisions of the insurance certificates under which payment is being made. If a beneficiary be a minor or incapable person the Order shall, if it so elect, pay as hereinafter provided the sum due such minor or incapable person to the person or persons who in the opinion of the Order are caring for and supporting such minor or incapable person and such payment or payments shall be a complete discharge of the Order's liability to the extent of such payment. If the sum payable to the minor or incapable person does not exceed one thousand dollars, it may be paid as hereinbefore provided in a single sum; if the sum payable to a minor or incapable person exceeds one thousand dollars it may be paid as hereinbefore provided in monthly installments of not more than fifty dollars each.

When Not Paid

SEC. 73. (a) With respect to any New Insurance System Benefit certificate: (1) If the certificate holder secured the issue of the certificate through fraud, material misrepresentations in the application, or material false statements to the examining physician, (A) no death benefit shall be paid thereunder unless the certificate shall have been in force during the life of the person insured for two years from its date of issue, and (B) no double indemnity (additional accidental death) benefit nor disability waiver benefit shall be paid or allowed except as provided in the rider, (2) If within two years from the date of the certificate the death of the person insured shall result from suicide, while sane or insane, the limit of the Order's liability thereunder shall be the amount of all contributions paid.

When Due

SEC. 74. Said insurance shall be due and payable to the person or persons entitled thereto ninety days after proof of death of the person insured has been received by the Supreme Secretary, but may be paid prior thereto. No suit or action, either in law or equity, upon any claim arising out of or by reason of the benefit certificate or the contract of insurance by the Knights of Columbus shall be maintainable unless commenced within the time limitation as fixed by the law of the state or province in which the benefit certificate was delivered, or in event no time limit is fixed by statute then action shall be commenced within two years after cause of actions has accrued.

No Advance Payment

SEC. 75. In no case shall money be advanced to a beneficiary or to any person entitled to the death benefit pending the payment of the whole sum. In the event the Order becomes or is made a party to any court or other legal proceeding to determine to whom an insurance benefit should be paid, the Order shall be entitled to have all persons who claim any interest in such benefit made parties to such proceedings and all court costs, including a reasonable fee for an outside attorney representing the Order, shall be paid from the amount due under such benefit certificate.

Not Controlled by Will

SEC. 76. Subject to the provisions of any provincial or state laws that may be applicable, no entry shall be made in any application, or benefit certificate, or otherwise permitting the designation by or ascertainment by reference to, any will, of the person, or persons, trustees or beneficiaries to whom any benefit shall be payable or the amount or share of any beneficiary. No will shall be permitted to control or affect the apportionment or distribution of, or rights of any person to, any benefits payable by this Order.

When Beneficiary Not Named

SEC. 77. Should the person insured die without having a beneficiary designation or should no duly named beneficiary have survived, or should the beneficiary designation have failed because of illegality or otherwise, then payment of the proceeds of the benefit certificate shall be made in accordance with the provisions of Section 71 upon the advice of the Supreme Advocate of the Order.

Benefit Certificate

SEC. 78. Benefit certificates, in such form as the Board of Directors may determine, shall be issued by the Supreme Secretary.

Change of Beneficiary

SEC. 79. (a) Subject to the provisions of any provincial or state laws that may be applicable, a certificate holder desiring to change the beneficiary or beneficiaries shall file with the Supreme Secretary a written request for such change, giving the name or names of such new beneficiary or beneficiaries as may be desired in accordance with the Laws of the Order, whereupon such change shall be entered upon the records of the Order.

When Change Takes Effect

(b) Said change of beneficiary, if in accordance with the laws, shall take effect upon the receipt of the written request for change at the Supreme Office.

Conditions of Benefit Certificate

SEC. 80. No officer, employee or agent of the Order, or any council thereof, has the power, right or authority to waive any of the conditions upon which benefit certificates are issued, or to change, vary or waive any of the provisions of the constitution or laws. Each and every benefit certificate is issued only upon the conditions stated in and subject to the constitution and laws of the Order.

Proof of Death

SEC. 81. (a) Upon the death of a person insured the beneficiary or any claimant of the benefit shall furnish to the Order complete proofs of death in such form as may be provided by the Board of Directors and such other information as may be required by the Order, together with the benefit certificate under which the claim is made. No liability of the Order shall be incurred or implied by the furnishing of blanks for proof of death or by requesting information.

(b) Upon accidental death of the person insured holding a certificate which provides the Additional Accidental Death Benefit, the beneficiary or any claimant of the benefit shall furnish also a proof of accidental death, as defined and limited under the provision therefor, in such form as may be provided by the Board of Directors. The Board of Directors may require such other or further proofs of accidental death as deemed necessary.

Disability Waiver Benefit Claims

SEC. 83. (a) In event of the total and claimed permanent disability of a person insured whose certificate provides for the Disability Waiver Benefit, the said person or his representative shall furnish to the Order notice of claim and initial proofs of total disability, and shall subsequently submit proofs of the continuance of such total disability, all in such form as may be provided by the Board of Directors, also the person insured shall submit, from time to time during such disability, to physical examinations by the Order's representatives. The Board of Directors may require such other and further proofs of such disability or continued disability as it shall deem necessary.

(b) Upon receipt of said official notice of claim the same shall be considered and such action taken as may be proper with respect to the case. If upon receipt of official proofs of such disability after the six months' waiting period for such benefit shall have expired they are found to be sufficient and the claim is deemed to be valid under the laws of the Order, a warrant or warrants for the amount due shall, unless otherwise provided in the disability waiver provision, be drawn in favor of the certificate holder for the amount of any monthly contribution paid on or charged against the certificate which under the terms of said benefit shall be waived retroactively and therefore

refunded; and notice that for the period named therein the regular monthly contribution shall be waived on the certificate upon which claim is based, upon the presumption that such total disability of the person insured will continue during such period shall be transmitted to the certificate holder.

(c) After original allowance of claim for benefits, the Order shall from time to time require, as seems to it desirable, and the person insured shall submit, proof of the continuance of such disability, and such notification of waiver shall be issued if such proofs are approved.

(d) If the Order shall reject such original or subsequent claim for said benefit, it shall transmit appropriate notification to the certificate holder.

Notice of Assessment or Contribution

SEC. 84. The Supreme Secretary shall send to the person whose life is insured, at the address of such person as shown on the mailing records of the Supreme Office, notice of assessment or contribution duly addressed and mailed not less than ten days and not more than forty-five days prior to the day when such insurance assessments and contributions become due, or in case any other person is responsible for the payment of the same and written notice of the name and address of such person has been given to the Order, then to that person.

If payment demanded by such notice shall be made within the grace period established by the insurance contract, it shall be taken to be in full compliance with the requirements of the certificate in respect to the time and manner of payment. The affidavit of any officer, clerk or agent of the Order, or anyone authorized by it to mail such notice, stating facts which show that notice required by this section has been duly addressed and mailed by the Order, shall be presumptive evidence that notice has been duly given.

No action shall be maintained to recover on any benefit certificate which has become lapsed because of default in payment of any such contribution or assessment, except an action to recover the cash surrender value, if any, or to recover the paid-up or extended insurance, if any, unless the same is instituted within the time limitation fixed by the law of the state or province in which the benefit certificate was delivered, or in event no time limit is fixed by statute for such an action, within two years from the day upon which default was made in paying the contribution or assessment for which it is claimed that lapse ensued.

Since the person insured and the person responsible for the payment of contributions or assessments shall be presumed to have full notice of regular monthly assessments or contributions from the laws and practice of the Order, the provisions of this section as to notice shall not apply to any certificate requiring the payment of contribu-

tions or assessments monthly, but the Supreme Secretary shall give notice of the monthly contributions or assessments by publication in an official paper, authorized by the Board of Directors, a copy of such paper to be mailed to each member. For the regular monthly assessment or contribution it shall not be necessary to prove either the mailing or the receipt of the official paper to or by the person insured or the person responsible for the payment of contributions or assessments. Provided, however, that in the case of such certificates under which a loan equity or cash value is available, the Supreme Secretary shall mail a written notice to the insured within six months after lapse stating any automatic non-forfeiture benefit in force or rights as to the operation of the automatic loan provision.

Payment of Assessments or Contributions

SEC. 85. The notice required in the foregoing section, whether by mail or publication in the official paper, shall be in such form as the Board of Directors may prescribe.

Resolution Of Disputes Regarding Financial Benefit Products

SEC. 86. (a) Purpose. The purpose of this section is to prescribe the sole means to present and resolve grievances, complaints or disputes between members, certificate or policy owners or beneficiaries and the Order or its directors, officers, agents and employees relating to the Order's financial benefit products (for instance, benefit certificates or policies, and annuities). Procedures set forth in this section are meant to provide prompt, fair and efficient opportunities for dispute resolution consistent with the fraternal nature of the Order without the delay and expense of formal legal proceedings.

(b) Scope. Except as expressly limited in this paragraph, this section applies to all past, current and future benefit certificates or policies, members, insureds, certificate or policy owners, beneficiaries and the Order. It applies to all claims, actions, disputes and grievances of any kind or nature whatsoever relating to the Order's financial benefit products. It includes, but is not limited to, claims based on breach of benefit contract, as well as claims based on fraud, misrepresentation, violation of statute, discrimination, denial of civil rights, conspiracy, defamation, and infliction of distress against the Order or its directors, officers, agents or employees. To the extent permitted by applicable law, this section applies to all claims, actions, disputes and grievances brought by the Order against members, certificate or policy owners or beneficiaries with respect to the Order's financial benefit products. In the event that a court or arbitrator of competent jurisdiction deems any party or claim in a dispute not subject to this section, this section shall remain in full force and effect as to any remaining parties or claims involved in such dispute. This section does not apply to any claims or disputes relating to major medical insurance certificates or pension or retirement benefit plans for its employees. This Section 86 also does not apply to claims or disputes made after the applicable statute of limitations has expired and nothing herein shall be deemed to supersede the provision of Chapters XVII, XVIII, XIX, XX and XXI of

the Charter, Constitution and Laws of the Order, and any provisions of any applicable collective bargaining unit agreement to which the Order is a party.

(c) Procedures. 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:

Step 1. Appeal. Appeal of the dispute to a designated reviewer within the Order as appropriate to the dispute.

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 accord with the applicable mediation rules of the American Arbitration Association (or other neutral organization as agreed upon by the parties).

Step 3. Arbitration. If Step 2 does not result in a mutually satisfactory resolution, the matter will be resolved by binding arbitration administered by and in accordance with the applicable arbitration rules as prescribed by the American Arbitration Association (or another neutral organization mutually agreed upon) as applicable to the type of matter 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.

The member or benefit certificate or policy owner or beneficiary shall have the right to consult with legal counsel of his or her choosing at any time at their own expense (unless, as provided in Section (f) below, he or she is awarded attorneys fees). If an issue in dispute is subject to law that prohibits parties from agreeing to submit future disputes to binding arbitration, arbitration results shall be non-binding, unless both the individual and the Order agree to binding arbitration after the claim or dispute has arisen. Every reasonable effort shall be made to complete Step 1 within forty-five (45) days of the date the notice of dispute is received by all parties; Step 2 within an additional sixty (60) days; and Step 3 within an additional onehundred-twenty (120) days.

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

(e) Restriction of Joinder of Disputes. The procedures of this section are designed to afford individual members, benefit certificate or policy owners, beneficiaries and the Order a prompt, fair and efficient means of resolving individual disputes. Accordingly, no disputes may be brought forward in a representative group or on behalf of or against any "class" of persons, and the disputes involving multiple members or benefit certificate or policy owners or beneficiaries (other

than immediate family) may not be joined together for purposes of these procedures without the express written consent of both (i) all members and benefit certificate or policy owners and beneficiaries affected thereby and (ii) the Order.

(f) Remedies. This paragraph applies to any claim or dispute resolved through binding arbitration as provided in subsection (c) above, and it applies to any action in a court of law in the event that a court or arbitrator of competent jurisdiction deems any party or claim in a dispute not subject to binding arbitration. Except as expressly limited in this paragraph, the parties to a dispute may be awarded any and all damages or other relief allowed for the claim in dispute by applicable federal or state law, including attorneys fees and expenses if such attorney's fees and expenses are deemed appropriate under applicable law. Exemplary or punitive damages may be awarded pursuant to federal or state statute or, if awarded pursuant to the common law, exemplary or punitive damages may be awarded.

(g) Severability. In the event that any court or arbitrator of competent jurisdiction deems any portion of this Section 86 to be unenforceable or otherwise void under applicable law, the remaining portions of this Section 86 shall remain in full force and effect.

Liability of Council

SEC. 87. Each council shall be subject to all insurance assessments or contributions levied prior to December 31, 1962.

Maintenance of Insurance after Suspension, Etc.

SEC. 88. (b1) Any member holding a certificate numbered without a letter prefix other than letter Z and which certificate is in force and who becomes under expulsion or suspension, ipso facto or otherwise, may as an inactive insurance member continue his insurance in force by payment in cash, as they become due, of the assessments or contributions or additional assessments payable upon his certificate, and on the first day of each month an automatic per capita tax of fifty cents monthly except as otherwise provided in subsection (e) 10 of Section 89 or subsection (h) 10 of Section 90 of the Rules of the Board pertaining to the Administration of the Insurance Systems. The grace period for the payment of such tax shall be the same as for the monthly assessments or contributions then or previously payable on the certificate. Such payments shall be made to the Supreme Secretary.

(b2) A member having one or more certificates of insurance may remain in good standing as an insurance member by payment of council dues, per capita tax or other payments required by his council and by maintaining one or more of his insurance certificates in force either by cash payment of assessments or contributions or by payment of the same under the automatic loan provisions or by maintaining such certificates in force as paid-up or extended term insurance.

(b3) Anything herein to the contrary notwithstanding, the Supreme Council may defer the making of actual entries regarding loans and charges and any other matter, until after the dates set for such action, without nullifying the effectiveness of any provisions of the laws or rules of the Board of Directors, provided the actual entries with regard to any certificate shall be made annually. Further, the Supreme Council may, by an equivalent single entry, anticipate month-to-month entries as to any certificate for not to exceed twelve months, subject to reversal in event of change of status.

Juvenile Insurance

(c1) The Board of Directors is authorized and empowered to adopt proper rules and regulations and do all things necessary to issue juvenile insurance for the payment of death, annuity and other benefits upon the lives of juveniles and to provide, fix and establish rates, forms of applications, terms and conditions of juvenile certificates and make such other provisions as it shall see fit concerning said juveniles and the payment of benefits. The Board of Directors is further authorized and empowered to adopt proper rules and regulations and do all things necessary for the transfer of juveniles to insurance membership in the Order.

(c2) Sections 71 to 83, inclusive, shall apply to juvenile certificates except that during the juvenile period control of the certificates shall not rest in the juvenile but shall be as provided in the Rules of the Board in that regard.

(By action of the Supreme Council at its 1958 meeting, former Sections 89, 90 and 91 pertaining to Old System Insurance, New System Insurance and Juvenile Insurance, respectively, were deleted from the Laws of the Order and established as "Rules of the Board of Directors pertaining to the Administration of the Insurance Systems.")

CHAPTER XIII

MISCELLANEOUS

Eligibility For Office

SEC. 92. (a) Only members who have been initiated in the first three degrees of the Order shall be eligible for any office in subordinate, State or Supreme councils, or in the Order. This shall not apply to the first officers of a new subordinate council, or to medical examiners.

State Deputies, Etc., May Declare Office Vacant

(b) A State, District or Territorial Deputy may declare any office in a subordinate council vacant, where the officer fails or refuses to perform the duties of his office.

Elections

SEC. 93. In all cases of election to any office in the Order or its branches, a majority of all the votes cast shall be necessary to elect; except that where several of equal degree are to be chosen as directors, trustees, delegates, etc., a majority shall not be necessary, but all shall be voted for on one ballot. No ballot containing names of more or less candidates than there are places to be voted for shall be counted, and those receiving the highest number of votes shall be declared elected in order of the number of votes received and to the number of places to be filled.

Past — Officers Entitled To Title Of

SEC. 94. Supreme Knights, State Deputies and Grand Knights completing at least one full term of any of said offices or having served more than six full months of an unexpired term in any of said offices, shall be entitled to the title and privileges thereof with the prefix "Past" on retirement from the same, provided a member elected Grand Knight of a council at its institution, or elected State Deputy upon the organization of a State Council and holding until the end of such term, shall have the same title and privileges as if he had filled a full term. Also, a member shall have such title but not the privileges in the council or jurisdiction to which he may subsequently transfer his membership.

When Laws Take Effect

SEC. 95. All laws, amendments to laws or repeals passed at any meeting of the Supreme Council, shall be valid and effectual only after the expiration of sixty days from the day of said meeting, unless otherwise provided by law.

The Supreme Knight, Supreme Secretary and Supreme Advocate are hereby authorized and empowered to conform existing constitution and laws of the Order to the amendments adopted by the Supreme Council or resolution of the Supreme Council.

Authority To Conform Laws To State Laws

SEC. 96. The Supreme Knight, Supreme Advocate and Supreme Secretary are hereby authorized and empowered to cause such amendments and modifications of the charter, constitution and laws

of the Order from time to time as to conform to and be consistent with the laws and other provisions in reference to fraternal societies in force in any state, territory or country, and the laws now or hereinafter in force in this Order, inconsistent with the laws or other provisions of such state, territory or country, may be repealed. But all such amendments or modifications shall first receive the unanimous approval of the Board of Directors.

CHAPTER XIV

LAWS GOVERNING THE SUBORDINATE COUNCILS

How Instituted

SEC. 97. Applications for the institution of a new council must be presented to the State Deputy or to the Territorial or District Deputy within whose district the proposed council is to be established. If presented to a District Deputy, the latter shall, within thirty days thereafter, forward the application, with his approval or disapproval, to the State Deputy. The State Deputy or Territorial Deputy, upon receipt of such application, shall, within thirty days thereafter, forward the same, with his approval or disapproval, to the Committee on Charters, who may grant or deny the application. A council shall not bear the name of a living person.

Granting of Charter

SEC. 98. No subordinate council shall be instituted until a charter has been duly granted and said charter shall specify by name the individuals to whom it is granted, and none others shall be initiated as members of the new council at its institution. Upon the granting of a charter, the Charter Committee shall assign a number to the council and the new council shall choose a name which shall be subject to the approval of the Charter Committee.

Number of Members

SEC. 99. Each council at its institution must consist of at least thirty members and continue with at least thirty members. If, for any reason, the number of members shall fall below thirty, the Board of Directors may require that this number shall be made up within a given time, and if not, may dissolve the council.

New Councils

SEC. 100. The official organizer of a new council shall certify on each application that he has made due inquiry as to the character, practical Catholicity, and general eligibility of each applicant and from this inquiry believes the applicant to be a practical Catholic in union with the Holy See, and a fit and desirable person to join the Order. Or, in lieu of certifying personally to each applicant, said organizer may certify to one or more applicants, or the same may be certified to by their pastor or spiritual advisor, and the applicants thus certified to by the organizer, pastor or spiritual advisor may certify applicants to proposed council. Said organizer shall, whenever practicable, appoint investigating committees to investigate the applicants, and for such purpose may designate any member of the Order to act on such committee, and such member shall be in duty bound to act.

Qualifications For Membership

SEC. 101. Only practical Catholics in union with the Holy See shall be eligible to and entitled to continue membership in the Order. An

applicant for membership shall not be less than 18 years of age on his last birthday.

Approval of Insurance Membership

SEC. 102. No person shall be admitted as an insurance member of the Order unless his application shall have been approved by the Medical Director.

Form of Application

SEC. 104. Application for membership shall be signed by the applicant, and shall be in such form and contain such agreements, pledges, forfeitures, certificates and statements as may be deemed proper by the Board of Directors.

To Whom Presented

SEC. 106. Every application for membership shall be presented to the Grand Knight of the council applied to, who shall forthwith file the same with the Financial Secretary, and the latter shall thereupon immediately notify the insurance agent of said council of said application and the contents of the same.

Admission Committee

SEC. 108. The Grand Knight shall appoint an Admission Committee of seven members. Within five days after the presentation to him of the application, the Grand Knight shall refer the application to the Admission Committee and thereupon said Committee shall notify the applicant to appear before it for examination as to his qualifications for membership. If five members of the Committee shall file a written report withholding endorsement because the applicant is not a practical Catholic, said applicant shall be deemed rejected. Otherwise the recommendations of the Admission Committee shall be evidenced by the certificate of the Chairman of the Committee on a form to be prescribed by the Board of Directors. In the event of the failure or neglect of the Admission Committee to make report within ten days after an application has been referred to it, the Grand Knight shall discharge the said Committee and shall forthwith present said application to the council for action.

Disposition of Application

SEC. 109. 1. Unless the application is rejected for the reason stated in Section 108, it shall be read by the Grand Knight at the first monthly council meeting following the time allowed for the report of the Admission Committee, and the council shall proceed forthwith to ballot for the admission of such applicant after said reading.

2. Upon initiation of a new member in a council, the Financial Secretary shall notify the Supreme Council.

5. In the case of insurance applicants, insurance membership shall be conditional upon the approval of the application by the Medical Director, and no person shall be considered an insurance member without such approval.

6. Upon election of an applicant for insurance as aforesaid, the Grand Knight shall present the applicant for medical examination to the local medical examiner, in each case where such examination is required by law or by the rules of the Order. The application and such examination, when completed, shall be forwarded forthwith by the medical examiner to the Medical Director. In case a declaration of insurability is required instead of a medical examination, such declaration in the form prescribed therefor shall be completed by the applicant and, with the application, shall be forwarded forthwith to the Medical Director, except as may be otherwise prescribed by the Board of Directors. Before final action on applications the Medical Director may direct that additional medical examinations or medical examinations to supplement declarations of insurability be made. In such case the medical examination, when completed, shall be forwarded forthwith by the medical examiner to the Medical Director. The Medical Director shall forward his approval or rejection of such application to the Financial Secretary, and deliver the application and examination or declaration of insurability to the Supreme Council to be thereupon recorded at the Supreme Office.

8. In the case of the rejection of an applicant for insurance membership, by the Medical Director, he may be initiated as an associate member, in accordance with the provisions of Section 101.

Application — Where Made

SEC. 111. Application for membership in the Order shall be made to a council located within the jurisdiction and which is nearest or most accessible to the place of residence of the applicant, or, with the consent of the State Deputy of the jurisdiction in which the applicant resides, to such council located in an adjoining jurisdiction, provided, that upon refusal of the State Deputy to grant such consent, appeal thereof may be had to the Board of Directors. Where there are two or more councils within the same city or town, application may be made to either of such councils.

Inspection of Ballot

SEC. 112. The Grand Knight and Deputy Grand Knight shall in turn privately inspect the ballot box, both before and after the ballot, and the former shall announce the result. If the number of negative ballots cast does not exceed one-half of the members present, the applicant shall be declared elected, otherwise rejected. The exact number of negative ballots shall not be stated.

All ballots for membership shall be secret, but the Grand Knight may order a second ballot at the same monthly council meeting upon the same application, when, in his judgment, it may be warranted by circumstances, provided such second ballot shall be ordered taken and declared before the first ballot shall be declared and before any further business shall be transacted, but no further balloting shall be permitted.

When Several Candidates

SEC. 113. If more than one candidate is to be balloted for at a monthly council meeting, the Grand Knight may announce that the first ballot shall be a general one upon all the candidates, and that if not more than one-half of those present shall cast negative ballots upon such general ballot, no other ballots shall be taken. If such announcement is made, and not more than one-half negative ballots are cast upon said general ballot, all candidates so balloted for shall be declared elected. If more than one-half negative ballots are cast upon said general ballot, then an individual ballot shall be taken on each candidate.

Rejection — Effect Of

SEC. 114. An applicant rejected by the Admission Committee for the reason stated in Section 108 shall be considered as rejected by the council. Any person rejected by ballot, shall not be again eligible to apply for membership in any council of the Order until after the expiration of six months from the date of such rejection. No person after rejection for insurance membership shall be proposed for insurance membership in any council for the period of one year after such rejection.

When Initiation Stayed

SEC. 116. If for good and sufficient cause it shall be made to appear to the Grand Knight and District Deputy that any applicant elected to membership ought not to be initiated, the initiation of said applicant may be stayed by said officers and the Grand Knight shall thereupon give notice to the proposer of said applicant, and to the council at a monthly council meeting thereof, that such initiation has been stayed and that the vote by which said applicant was elected may, if so ordered by the council, at the next monthly council meeting thereof, be reconsidered.

When Initiated

SEC. 117. (a) Each applicant on being notified of his election must present himself for initiation to the council in which he was elected, within sixty days, or at its next initiation meeting. Except as otherwise provided in (b) hereof as affecting new councils, or except as may be otherwise provided in the Rules of the Board of Directors Pertaining to the Administration of the Insurance Systems, each applicant for insurance membership must be initiated within sixty days from the date of his approval by the Medical Director; otherwise he may not be initiated without a further medical examination, or a further declaration of insurability, whichever is required, and shall have no claim against the Order unless initiated within said sixty days; provided, however, that upon furnishing a satisfactory certificate of health, the Medical Director may authorize a further extension of thirty days, unless an extension of time has been granted under Section 154. Before being initiated, each applicant must pay to the Financial Secretary such sums as are hereinafter named.

(b) In the case of applications for insurance membership in a new council which is about to be organized or has recently been organized and which has not yet conducted its first initiation, each such application shall be duly submitted to the Medical Director within the time limited therefor, and each applicant who is found acceptable from the viewpoint of insurability shall be given conditional approval by the Medical Director subject to notification that the applicant has been initiated, and also subject to receipt of such further evidence of the insurability of the applicant at or immediately before the time of his initiation as the Medical Director may require. In any such case of conditional approval the insurance shall not take effect unless or until the application is finally approved by the Medical Director, and all other requirements of the laws have been met.

Amount of Fees

SEC. 118. (a) The initiation fee, if any, shall be fixed by the council, provided however, no initiation fee shall be required of any priest or member of a religious community who applies for membership.

(b) Dues payable by each member shall be levied annually in advance in an amount as fixed by the council. The dues for all associate and insurance members hereafter admitted shall be the same; except that councils at their discretion may fix a different rate of dues for certain members.

(c) Members who have attained the actual age of sixty-five years and who have been members of the Order twenty-five consecutive years, shall be designated as honorary members and shall be exempt from general fund charges, except payment of the sum of State and Supreme Council per capita charges and levies.

(d) Members who have attained the actual age of seventy years and who have been members of the Order for twenty-five consecutive years, and those who have been members of the Order for fifty years regardless of age, shall be designated as Honorary Life members, and shall be exempt from further payment of dues, per capita charges and assessments. All priests and members of religious communities, upon taking the First Degree of the Order, shall automatically be designated as Honorary Life members and thereafter shall be exempt from further payment of dues, per capita charges and assessments.

(e) Any member who is disabled by bodily injuries or disease and is thereby prevented from engaging in any occupation or employment for remuneration or profit and shall have been so prevented for a period of no less than six consecutive months may be relieved from the payment of all council dues and Supreme and State per capita taxes, upon request in writing to the Supreme Council by the Financial Secretary.

(f) A member may be designated Affiliate by criteria determined by the Board of Directors. Supreme and State per capita taxes shall not

be levied on Affiliate members. Affiliate members shall not be suspended or forfeited for non-payment of dues.

No Liability Until Initiation

SEC. 120. No candidate elected to the Order in any subordinate council shall have any claim against the Order of the Knights of Columbus or any subordinate council of the same, unless initiated as a member of the Order and the payment of all fees due at the time of said initiation has been made. This section shall not apply to any liability the Order may assume under the terms of a binding receipt issued to such candidate on the form and in the manner approved by the Board of Directors.

Limited Vote of Associate Members

Associate members shall not debate or vote upon insurance questions, except in the election of applicants to membership.

Transfers to Insurance — Additional Insurance

SEC. 121. Associate members desiring to transfer to the insurance class and insurance members desiring to obtain additional insurance shall make application for insurance or for such additional insurance upon forms provided by law, and pay such initial amount of contributions as shall be prescribed by the Board of Directors. The application shall be immediately transmitted to the medical examiner, in each case where such examination is required by law or by the rules of the Order, and upon completion of the medical examination, he shall forthwith forward the application and examination to the Medical Director. Upon approval or rejection of the application by the Medical Director he shall notify the Financial Secretary and forward the application and examination to the Supreme Office for record and for issue of certificate if the application is approved. In case a declaration of insurability is required instead of a medical examination the procedure shall be as prescribed in Section 109 (6) for original applications.

Council Funds

SEC. 122. (a) All moneys obtained from any source, by or through any person or persons, acting for or in the name of any council or under its direction or authority, shall be considered council funds and shall be forthwith delivered to the Financial Secretary, who shall give his official receipt therefor and who shall report at the close of each monthly council meeting the amounts so received and from what source.

(b) No money in excess of \$500.00 shall be paid or transferred from the treasury, of any council (except such moneys as the council is called upon to regularly pay for its current expenses and as provided by the laws of the Order, or for purposes approved by the Supreme Council, or Board of Directors) unless by a two-thirds vote of the members present and voting at a monthly council meeting held subsequent to a monthly council meeting at which notice in writing of a resolution of intention to pay or transfer such money and the pur-

poses and amount to be paid or transferred shall have been given and regularly read. Provided, however, that any council may, by by-law, properly approved, provide and maintain a fund for rendering mutual aid and assistance to its sick, disabled and needy members and their families and families of deceased members. Said by-laws to state the manner in which, and by whom, the said fund is to be expended.

Assessments By Councils

SEC. 123. No subordinate council shall have power to levy any assessment of any kind upon its members outside of its regular fixed dues or charges, except upon approval of the Board of Directors and by a two-thirds vote of the council's members in good standing present at a monthly council meeting of which special notice was given at a preceding monthly council meeting stating the proposed levy. Such assessments shall be due and payable at the next monthly council meeting after such levy. Assessments otherwise levied by such councils shall depend for payment entirely upon the good will of the members.

Meetings

SEC. 124. Each subordinate council shall hold at least two meetings each month. One shall be a council meeting, and one shall be an officers' planning meeting. Both meetings shall be open to all council members who wish to attend.

The flag of the country in which the council is located shall be prominently displayed at monthly council meetings.

The meeting place or council chambers of a council located in a city, town or village where more than one council exists shall not be moved without the written permission of the State or Territorial Deputy.

Order of Business

SEC. 125. Council meetings and Officers' Planning meetings shall be conducted according to Agendas published and amended from time to time by the Supreme Knight and approved by the Board of Directors.

Officers

SEC. 126. The officers of each subordinate council shall be: Grand Knight, Chaplain, Deputy Grand Knight, Chancellor, Recorder, Financial Secretary, Treasurer, Lecturer, Advocate, Warden, Inside Guard, Outside Guard and Board of Trustees; except that councils may provide by by-law for the election of two outside guards to alternate in their duties as such.

Election

SEC. 128. All officers, except the Financial Secretary, Lecturer and Chaplain, shall be elected annually, by ballot, at a monthly council

meeting held between the first day of May to and including the fifteenth day of June each year, and with the exception of the Trustees who shall serve for terms not to exceed three years as provided by Section 145, said officers shall hold their offices for the term of one year from the first day of July following, and until their successors are elected and qualified. Provided, however, that elective officers of councils identified with colleges and universities may be elected at a monthly council meeting held between the first day of March to and including the first day of June in each year after written notice is given to the members of the date selected.

The Grand Knight, Deputy Grand Knight and Board of Trustees may annually select a priest to act as Chaplain, but such selection must be made in accordance with any rules established by the bishop of the diocese in which the council is located.

The Grand Knight shall select annually a Lecturer.

The Financial Secretary shall be appointed by the Supreme Knight. He shall hold office at the will of the Supreme Knight. He shall be compensated in a manner approved by the Board of Directors.

When To Qualify

SEC. 129. Each officer must qualify and fill the office to which he is chosen, with or without installation, at the first monthly council meeting in the month succeeding his election, unless excused by a vote of his council, and must present himself for installation at the time specified in the notice issued by or through the District or State Deputy, unless excused by such officer. Otherwise such office shall be considered vacant.

Bonds Required

SEC. 130. The Treasurer and Financial Secretary shall not take office, however, or be installed or receive any money or property of a council until they have qualified by giving satisfactory bonds approved by the Board of Trustees or Board of Directors.

Vacancies

SEC. 131. Vacancies in elective offices of subordinate councils shall be filled, after notice to the members, by election at the monthly council meeting next following the monthly council meeting at which the vacancy was created.

In case of failure of a council to fill a vacancy in the manner provided by law, the District Deputy or State Deputy shall appoint a member of the council to the vacant office for the unexpired term.

Delivery of Books, Etc.

SEC. 132. Officers shall deliver to their successors in office forthwith, upon beginning of terms of said successors, all books, funds, property, etc., belonging to their council or office. Deposed or sus-

pendent officers shall deliver books, property, etc., on demand, to the State Deputy, District Deputy, Board of Trustees or Grand Knight, whichever shall make demand, and in case of more than one demand preference shall be given in the order named. Funds of a council shall, however, only be delivered by such a deposed or suspended officer to the Board of Trustees.

Suits or Actions to Be Upon Authority of Council

SEC. 133. No suit or action shall be commenced by any subordinate council except through the Grand Knight then acting under the authority conferred by vote of the council.

CHAPTER XV
DUTIES OF COUNCIL OFFICERS
GRAND KNIGHT

SEC. 135. The Grand Knight shall —

Preside Over Meetings

1. Preside at all meetings of his council and shall enforce the rules and regulations of the council and the laws of the Order, and shall be Chairman of the Board of Trustees.

Appoint Committees

2. Appoint committees in and for his council whose appointment is not regularly provided for by the laws of his council, and shall be a member ex officio of all committees.

When Act as Chaplain

3. Act as Chaplain in absence of the regular Chaplain.

Countersign Orders

4. Countersign orders drawn and signed by the Financial Secretary for the payment of money when the same have been ordered by his council, or approved by the Board of Trustees, provided, however, that benefit orders may be drawn upon the Treasurer of the council upon an order drawn and signed by the Financial Secretary and counter-signed by the Grand Knight and with the Grand Knight's approval alone, and also all demands of the Supreme Council or Board of Directors or State Council, and the regular and usual payments of the council may be paid upon an order drawn and signed by the Financial Secretary and countersigned by the Grand Knight without the approval of the Board of Trustees.

Read Vouchers, Etc.

6. Receive the vouchers from the Financial Secretary of the moneys paid by such Secretary to the Treasurer, and also the vouchers showing that such moneys were by such Treasurer deposited in an approved bank or other secure institution of deposit, and shall read the same publicly at the next subsequent monthly council meeting after receiving the same, and shall then deposit such vouchers for safekeeping with the trustees of his council, and it shall be his duty to read all receipts and vouchers sent through him to the Treasurer by the Supreme Council to the council at the next monthly council meeting subsequent to receiving the same and before delivering said receipts and vouchers to said Treasurer.

Read Notices Relative to the Fourth Degree

7. Read or cause to be read at monthly council meetings all notices relative to the Fourth Degree sent them by the Supreme Officers or by the Supreme Master, Vice-Supreme Master or Masters of the Fourth Degree.

Other Duties

8. Perform such other duties as the Order may impose.

DEPUTY GRAND KNIGHT

SEC. 136. The Deputy Grand Knight shall preside in the absence or inability of the Grand Knight and execute all the duties of said Grand Knight. He shall perform such other duties as the Order may impose. In the absence of the Grand Knight and Deputy Grand Knight, then the duty of presiding at a meeting of the council shall devolve on the other officers of the council in the order in which they are named in Section 126 after the Deputy Grand Knight.

CHANCELLOR

SEC. 137. The Chancellor shall assist the Grand Knight and the Deputy Grand Knight in the performance of their duties and shall take charge of the council during the incapacity or extended absence of both. He shall be charged with the total participation of the membership in the activities of the council. Subject to the approval of the Grand Knight he shall institute a program to develop the availability and interest of the members in the specific activities of the council and refer his findings to the Grand Knight. He shall exercise a special interest in new members and those members who are sick or in distress. He shall perform such other duties as the Grand Knight directs.

RECORDER

SEC. 138. The Recorder shall keep a true record of the doings of his council upon books approved by the Board of Directors and furnished by the Supreme Secretary at the expense of the council: conduct all correspondence of the council and shall perform such duties as the council or the Order may direct.

FINANCIAL SECRETARY

SEC. 139. The Financial Secretary shall —

Collect and Receive All Moneys

1. Collect and receive all moneys due the council, and all funds obtained from any source, by or through any person or persons, acting for or in the name of the council or under its direction or authority, including all moneys resulting from any form of athletic activity carried on by the council or with its authority, or in which its name or any part thereof is used, or in which any representation is made in any way that such activity is a council activity. Provided, however, that where two or more councils engage jointly in any form of athletic activity the moneys resulting therefrom shall be handled as directed by the State or Territorial Deputy or Deputies in whose jurisdictions such councils are located.

Keep Accounts

2. Keep an account of the indebtedness of each member and each certificate holder and the amount received from each, giving credit for the whole amount paid, and the purpose for which the same is paid, upon the precise day of payment, be the same made for arrears or advance or both, and make proper record of same in the books provided for that purpose.

Pay Money to Treasurer

3. Pay over to the Treasurer of his council all moneys received at meetings, or between meetings, for fines, dues, contributions, death benefit assessments, initiation fees or from other sources, at and to the close of each meeting, for which said Treasurer shall forthwith give a written receipt to such Secretary, specifying the funds to which the same be credited, which receipt shall be given to the acting Grand Knight by the Financial Secretary before next succeeding meeting.

Keep Roll

4. Keep a roll of the members and certificate holders, their ages, residences and occupations, with the dates of initiation. Keep a record of Fourth Degree members as and when furnished by the Master of the Fourth Degree and Comptroller.

Cause Members to Subscribe to By-Laws, Etc.

5. Cause every member before initiation to subscribe his name, subjecting himself to the constitution and by-laws of the Order and of the council.

Notify Supreme Secretary

6. Notify the Supreme Secretary of the names and addresses of all council officers.

Keep Certain Records

7. Keep a record of the financial and business transactions of his council upon books approved by the Board of Directors and furnished by the Supreme Council at the expense of the council, to wit: The number of propositions received and the names of the candidates, the number elected and their names, the number initiated and their names; the amount of money received and from what sources; the amount paid to the Treasurer and for what purpose, the amounts of all orders drawn against the Treasurer, stating to whom paid and for what purpose.

Draw Orders

8. Draw all orders on the Treasurer of his council when ordered by the Supreme Council, State Council, his local council, Board of Trustees or Grand Knight for the payment of all claims or demands

against his council, which orders shall be signed by him and counter-signed by the Grand Knight.

Notify Supreme Secretary of Suspensions, Etc.

9. With the Grand Knight, notify promptly the Supreme Secretary of names of members initiated, suspended, expelled, withdrawn, deceased, reinstated, readmitted, transferring to or from the council, and changes of address, for necessary entry on the Supreme Council records.

Keep Accounts

11. Be the accountant of his council, keeping said accounts, so that same will show complete and accurate financial standing of the council and its members at all times, and such books and records as are required by the laws and rules, and furnished by the Supreme Council at the expense of the subordinate council.

Notify Candidate's Grand Knight

12. When a candidate receives degrees in a council of which he is not a member, the Financial Secretary thereof shall notify the Grand Knight of said candidate's council.

Seal

13. Keep the seal of the council and affix the same to all proper papers, etc.

Notify Comptroller

14. Notify the Comptroller of the Fourth Degree Assembly of any Fourth Degree member who may transfer to the council, or who may transfer from the council, or who may be suspended by the council.

Other Duties

15. Perform all other acts required by the laws of his council and the Order and the rules of the Board of Directors.

TREASURER

SEC. 140. The Treasurer shall —

Custodian of Funds

1. Be the custodian of all funds of the council obtained from any source, by or through any person or persons, acting for or in the name of the council or under its direction or authority.

Receive Moneys, Etc.

2. At each meeting of the council receives from the Financial Secretary all moneys whatever received by said Secretary at such meeting, or between meetings, and shall give a written receipt to such Secretary therefor, specifying the funds to which the same shall be credited.

The moneys so received by such Treasurer shall be forthwith deposited by said Treasurer to the credit of the council in an approved bank or other secure institution of deposit, subject to approval of the Board of Trustees or majority vote of the council. He shall obtain vouchers or certificates of deposit therefor, a copy of each of which shall be delivered by such Treasurer to the acting Grand Knight before the next succeeding meeting. His deposit books may be accepted as such vouchers.

Pay to Supreme Secretary

3. He shall pay to the Supreme Council all moneys assessed by it or the Board of Directors against his council upon order drawn and signed by the Financial Secretary and countersigned by the Grand Knight.

Pay Orders Drawn

4. He shall pay all orders drawn on him which are signed by the Financial Secretary and countersigned by the Grand Knight. All such orders shall have the approval of the Board of Trustees, except demands of the Supreme Council, Board of Directors or State Councils, and the regular and usual stated payments of the council and payments authorized by the council after notice and vote in accordance with Section 122.

Keep Accounts

5. He shall keep separate accounts of the moneys placed in his hands by his council or the officers thereof that shall plainly show at all times the amount of moneys in the general expense fund of the council, and the amount of moneys in each and every special fund of such council and the dates of receiving and disbursing the same; such accounts to be kept in books furnished by the Supreme Secretary to such Treasurers at the expense of their respective councils.

Retain Orders

6. He shall retain all orders of the Grand Knight as his vouchers.

LECTURER — DUTIES

SEC. 141. The Lecturer shall endeavor to devise means to entertain his council at meetings and perform such duties as his council may direct.

ADVOCATE — DUTIES

SEC. 142. The Advocate shall be the attorney of the council in case of trial and investigation of any matter whatsoever of interest to the council.

WARDEN — DUTIES

SEC. 143. The Warden shall be present at all meetings of his council, and at the opening of the same. He shall have charge of all the council property, except moneys and account and record books of officers, and keep the same in proper condition for the meeting of his council.

He shall instruct his guards in their duties and appoint the same at pleasure, and perform such other duties as may be imposed by his council.

GUARDS — DUTIES

SEC. 144. The Inside Guard shall attend the entrance to the council chamber, through its inner door; the Outside Guard, the entrance through the outer door; and each shall perform such other duties as may be imposed by the council.

BOARD OF TRUSTEES — DUTIES

SEC. 145. The Board of Trustees shall consist of the Grand Knight and three members to be elected by the council. The Grand Knight shall be its chairman. At the first election of a new council, three trustees shall be elected, one to hold office for one year or until the next regular election, one for two years or until the second next regular election, and the other for three years or until the third next regular election, as determined by lot among themselves. Thereafter, at each succeeding election, one Trustee shall be chosen for a term of three years. The Trustees shall have supervision of all the financial business of the council and their approval shall be necessary for the payment of all moneys except Benefit Fund moneys and demands of the Supreme Council or Board of Directors or State Council, and the regular and usual stated payments of the council, and payments authorized by the council after notice and vote in accordance with Section 122. They shall audit the accounts of the Financial Secretary and Treasurer at least every six months, and in January and July report thereon to their council, State Deputy, District Deputy and Supreme Secretary, upon blanks approved by the Board of Directors and furnished by the Supreme Council. They shall see that the Financial Secretary and Treasurer give proper bonds running to the Knights of Columbus in trust for their particular council and in amounts fixed by said trustees, and they shall be the custodians of such bonds. But in case the Board of Directors shall bond such officers, the trustees shall be charged only with fixing the amount of such bonds in excess of the amount provided for by said Board of Directors, and in such case they shall have evidence that said officers shall have been bonded in such excess amount. They shall perform such other duties as their council or the District Deputy or Territorial Deputy or the officers of the Order may direct.

CHAPTER XVI

MEDICAL EXAMINER— DUTIES

Medical Districts

Medical Examiners— Definition

SEC. 146. The term “medical examiners” as used in these Laws shall mean any physician, osteopathic physician, paramedical person, medical or paramedical center or facility duly appointed by the Medical Director to examine applicants for insurance.

Appointment of Medical Examiners

SEC. 147. The Medical Director shall commission suitable medical examiners. The commissions of all medical examiners shall automatically be renewed as of September 30 of each year, except in the case of death or disability of the examiner or upon earlier revocation thereof by the Medical Director.

Qualification

SEC. 148(a). Medical examiners shall have such qualifications as the Board of Directors, on the advice of the Medical Director, from time to time deem advisable to ensure effective determination of insurability of risks submitted to the Order.

(b.) Applicants for commissions as medical examiners shall submit their credentials to the Medical Director in such form as he may require.

Removal

SEC. 149. Any medical examiner may be removed, and the examiner's commission revoked, by the Medical Director whenever he deems the good of the Order demands it. A medical examiner removed by the Medical Director, for any cause, whatever, shall not perform any of the duties of medical examiner for the Order.

Examinations —When Legal

SEC. 150. No medical examination for insurance or for the reinstatement of insurance shall be legal unless made by a medical examiner, duly commissioned as hereinafter provided. Where there is no duly commissioned medical examiner or where, for any reason, such examiner cannot act, the Medical Director may designate any qualified person or facility to make such examination.

An applicant for insurance may, upon permission granted by the Medical Director, be examined by a qualified person or facility other than the medical examiner for the council through which he is applying.

Duties

SEC. 151. The medical examiner shall examine carefully all persons referred for insurance examination, in accordance with the forms prescribed by the Board of Directors or the Medical Director, in strict compliance with the instructions to medical examiners, answering

fully any question on the prescribed forms, and shall forward all examinations, with the examiners' recommendations endorsed thereon, to the Medical Director. The medical examiner must certify that the proposed insured who has been examined is the person described in the application.

Fees

SEC. 152. The fees to be paid for medical examinations or for health certificates or medical reports of any nature shall be in such amounts as prescribed by the Board of Directors. Such fee shall be paid by the Supreme Council when the examination, certificate or report is required in connection with an original application for insurance or is requested by the Order in passing upon the acceptance of a claim for disability benefit or upon proofs submitted for continuance of benefits thereunder. Such fee shall be paid by the applicant if payable in connection with reinstatement or change of benefit certificate, or if the examination, certificate or report is required because of failure of the applicant to complete payments required for issue of his benefit certificate or to enter the Order during the time limited for such entry.

New Councils — Examinations

SEC. 153. In the institution of new councils the District Deputy or Territorial Deputy in charge shall request the Medical Director to assign a duly-commissioned medical examiner to examine where required the applicants for insurance whereupon the Medical Director shall designate such examiner.

Disposition of Papers

SEC. 154. All medical examinations shall be forwarded by the examiner direct to the Medical Director immediately upon the completion of the examination; and in no case shall an application be accepted by the Medical Director if more than sixty days have elapsed since the date of the examination except as specially provided in Section 117(b); and except the Medical Director may consider the application and such additional declaration of insurability or certificate of health as he may require in his discretion if submitted within ninety days from the date of examination.

Privacy of Examinations

SEC. 155. All examinations shall be made in private, no one to be present save the applicant and examiner, except that in the case of an examination for juvenile insurance a person caring for the child may also be present.

CHAPTER XVII

MISCONDUCT AND NONFEASANCE OF COUNCILS

Ipsa Facto Suspension

SEC. 156. Any subordinate council which shall fail, neglect or refuse to pay to the Supreme Council any indebtedness accruing to it for contributions or death benefit assessments, per capita assessments, or otherwise, within the time herein specified, to wit:

- (a) Per capita assessments, three months and ten days;
- (b) Contributions or death benefit assessments, forty days;
- (c) All other indebtedness, forty days:

— after demand upon the Grand Knight or the Financial Secretary by the Supreme Secretary, shall be ipso facto suspended.

Offenses of Councils

SEC. 157. Any subordinate council may be suspended or dissolved and its charter forfeited for any of the following causes:

1. Violation of the charter, constitution, laws or ceremonials of the Order, or any lawful order made by competent authority.

2. Failure, neglect or refusal to obey the lawful orders of the Board of Directors, Supreme Knight, State, Territorial or District Deputy.

3. When its membership diminishes to less than twenty members in good standing.

4. Neglect or refusal to make reports or returns required by the laws of the Order or superior officers.

5. Wilful insubordination or contempt of any superior authority in the Order.

6. Issuance or circulation of any document or circular relating to ceremonial or management of the Order, criticism of officers, or appeals to other councils for aid, unless approved, in the last instance, by the State Deputy.

7. Failure to duly try an officer or member when charges are preferred, or failure to enforce sentence decreed by proper authority.

8. Failure to pay the per capita tax legally assessed by a State Council.

9. Issuance of appeals for aid or contributions within the state, district or territory, without the consent and approval of the State or Territorial Deputy; or outside the state, district or territory, without the approval of the Board of Directors.

10. Issuance of appeals for, or soliciting by virtue of membership in the Knights of Columbus, aid, assistance or support by or in behalf of

or announcing candidates for public office, or candidates for office in another society or body, or in the Order.

How Suspension, Etc., Ordered

SEC. 158. The suspension, dissolution or forfeiture of charter may be declared by the Board of Directors, or by the Supreme Knight, pending the meeting of the Board and subject to their approval.

But nothing herein contained shall affect the ipso facto forfeiture of councils for the nonpayment of contribution, assessment or other indebtedness.

Summary Suspension

SEC. 159. The power to suspend a council may be exercised by a State, Territorial or District Deputy for the first, second, fifth and eighth causes enumerated in Section 157; but the council shall have the right to appeal to the Board of Directors; provided, however, that such appeal shall not vacate such suspension.

Notice and Effect of Suspension

SEC. 160. (a) Whenever any council of the Order is suspended or notified of suspension it shall be the duty of the Supreme Secretary to forthwith apprise in writing the State Deputy and Territorial or District Deputy of the district in which said council is located of such suspension, and whenever a notice of suspension is sent to such council, a duplicate thereof shall forthwith be sent by said Secretary to said State and District Deputy or Territorial Deputy.

(b) Any council suspended shall not, during the time of its suspension, have any claim whatever against the Order for itself.

(c) Suspension of a council, if continued for three months, unless otherwise directed by the Board of Directors, shall work a forfeiture of its charter and a dissolution of the council.

Provision For Members and Certificate Holders of Suspended Council

SEC. 161. Whenever any council shall be suspended or dissolved, the Board of Directors may cause the Supreme Secretary to continue upon the records of the Order such members and certificate holders of such suspended or dissolved council as they shall have found to have been worthy and faithful to the laws and rules of the Order at the date of such suspension or dissolution until said Board shall have formed such members into a new council or placed them in fellowship with an existing council, the same to be done without prejudice to their insurance status, and upon such terms as seem to said Board to be equitable and just. Provided, that nothing in this section shall be so construed to affect the right of the executor, administrator or beneficiary of a deceased member and/or certificate holder from enforcing their claims against the Supreme Council if such deceased was in good standing at the time of the council's suspension and had otherwise complied with the laws and rules.

CHAPTER XVIII

MISCONDUCT AND NONFEASANCE OF MEMBERS AND OFFICERS

SEC. 162. Any member of the Order who after trial, excepting where it is provided that no trial shall be had, shall be found guilty of the conduct specified in the subdivisions following shall be fined, suspended or expelled as set forth therein, to wit:

Revealing Work, Etc.

1. Revealing to a person not a member of the Order any of the work, business or doings of his council or the Order; expulsion.

Misappropriation of Funds

2. Misappropriation of any of the funds of a council or the Order; expulsion.

Divulging Cause of Rejection

3. Stating or divulging the cause or manner of the rejection of any applicant, except to officers entitled to knowledge; suspension or expulsion.

4. Conviction of a crime by a court of competent authority; expulsion.

Disclosing Medical Examination

5. Giving information or causing information to be given or permitting the custody, control, examination or perusal of the medical examinations, papers or records of an applicant to any person whatever, unless authorized by the laws or rules of the Board of Directors; expulsion.

Insubordination

6. Wilful insubordination, contempt, or disobedience of the lawful orders of superior authority; fine, suspension or expulsion.

Giving Scandal

7. Giving scandal, scandalous conduct or practice unbecoming a member of this Order; suspension or expulsion.

Refusal to Testify

8. Failing, neglecting or refusing to give testimony or appear as a witness when required by competent authority; suspension or expulsion.

Publishing Detrimental Matter

9. Speaking, writing, printing or publishing any matter or statement which shall be deemed to be detrimental to the harmony and good order of the Knights of Columbus, or tending to create discord and dissension among the members or create public scandal, or causing the same to be done; suspension or expulsion.

10. Sending to subordinate councils, State Councils, or their officers or members or to delegates to State Councils or the Supreme Council written or printed matter or statements tending to defame or bring into disrepute officers or directors of the Order or decisions, ruling or actions of the officers or directors of the Order or its policies without permission of the Board of Directors, shall be suspended or expelled.

Using Name of Order

11. Using the name of Knights of Columbus or his membership in the Order in connection with any business, or social, or other enterprise, without permission of the Board of Directors; fine, suspension or expulsion.

Athletic Activities

12. Knowingly participating in any form of athletic activities with any person not a member of this Order under the circumstances stated in paragraph 5 of Section 163 of the laws and rules of the Order; fine, suspension or expulsion.

Compensation of Members of Athletic Teams

13. Directly or indirectly paying money or its equivalent to any team or person under the circumstances stated in paragraph 6 of Section 163 of the laws and rules of this Order; fine, suspension or expulsion.

Alcoholic Excesses

14. Using alcoholic or intoxicating beverages to such excess as to give scandal to the Order or impairment to health; suspension or expulsion.

Printing or Altering Membership Card

15. Printing or causing to have printed or altering a membership card; suspension or expulsion.

False Charges

16. Preferring charges against a member when such charges prove to be false and malicious; suspension or expulsion.

False Statements to Obtain Admission

17. Obtaining admission or reinstatement into the Order by false statements, concealment, deception or evasion of facts; expulsion.

Improperly Representing Order

18. Improperly using the name of the Order or without authority representing the Order; suspension or expulsion.

Slander

19. Making unjust or false statements, accusations, or personal vilification of or against any officer of the Order in his official capacity; suspension or expulsion.

Failure to Furnish Papers

20. Failing or refusing to furnish papers, copies, etc., to appellant in accordance with provisions of law; suspension or expulsion.

Refusal to Assist Investigation

21. Failing, neglecting or refusing to give assistance to any officer investigating or causing the investigation of the death of a member, or a violation of the laws or ceremonials of the Order, or wilfully suppressing facts with regards thereto; suspension or expulsion.

Appeals For Aid

22. Issuance of appeals for aid or contributions within the state, district or territory, without the consent and approval of the State or Territorial Deputy; or outside the state, district or territory, without the approval of the Board of Directors; fine, suspension or expulsion.

Appeals For Political Support

23. Issuing appeals for, or soliciting by virtue of his membership in the Knights of Columbus, aid, or assistance or support by or in behalf of or announcing candidates for public office, or candidates for office (including delegates to State and Supreme councils) in another society or body or in the Order; fine, suspension or expulsion.

Any member who knowingly permits or acquiesces in such appeals, solicitation, etc., shall, if elected, be ineligible to hold office.

Using Past or Present Title

24. Using past or present title or his membership in the Order in connection with any stock promotion scheme, or the promotion of any enterprise whereby others are solicited to make investments; fine, suspension or expulsion.

Additional Offenses of Officers

SEC. 163. Any officer of this Order or others having duties to perform under the laws or ceremonials may be removed from office in the manner thereafter provided for the following causes, viz:

Failure to Comply With Laws

1. Failure, inability or refusal to comply with the requirements of the laws.

Giving Privileges, Etc.

2. Admitting to privileges of membership persons who have ipso facto forfeited their membership.

Misfeasance or Nonfeasance

3. Misfeasance or nonfeasance in office.

Other Causes

4. Any cause rendering his continuance in office injurious.

5. Knowingly permitting any person not a member of this Order —

(a) To represent himself in any way, directly or indirectly, as a member of this Order or of any council or other division thereof.

(b) To use or wear items bearing the name, emblems, or insignia of the Order in a way that indicates that the person is a member of the Knights of Columbus. For purposes of this section, persons who are not members may not be permitted to wear the Emblem of the Order lapel pin, the Fourth Degree lapel pin, Knights of Columbus sashes, baldrics, or medals of office, or any other item that indicates membership, as determined by the Board of Directors.

(c) To engage in any form of athletic activity as a member of a team which represents or purports to represent the Order or any council thereof if such person uses in any way the name of the Order or any council thereof, or any part or portion of such name, or any words, phrases, signs or symbols, which might indicate any present connection with the Order or any council or other division thereof.

6. Directly or indirectly paying, causing or permitting payment to be made of money or its equivalent to any individual team or member of any team which represents, purports to represent, uses the name or insignia or any portion of the name or insignia, or any words, phrases,

signs or symbols to indicate any present or previous connection with this Order or any council or other division thereof.

Financial Secretary's Duties in Ipso Facto Forfeiture

SEC. 164. Where a member ipso facto forfeits his membership the Grand Knight and Financial Secretary shall immediately notify the Supreme Secretary of such forfeiture and shall immediately send notice in writing to the member; but failure to send such notice shall not affect such forfeiture.

Summary Suspension by Board of Directors and Supreme Knight

SEC. 165. Whenever it shall appear that a member has violated any of the provisions of the laws, the Board of Directors, or the Supreme Knight, subject to the approval of the Board, may summarily suspend such member from office or membership without citation or notice and such suspension shall include all persons and councils until such suspension is annulled.

Summary Suspension by State Deputies, Etc.

SEC. 166. Whenever it shall appear that a member or officer of a subordinate council has violated any of the provisions of the laws, a State or District Deputy, subject to the approval of the State Deputy, or a Territorial Deputy, may summarily suspend such member or officer from office or membership and such suspensions shall conclude all persons and councils until such suspension is annulled, provided that such suspension may be annulled at any time by the Board of Directors or the Supreme Knight. When such suspension is ordered the party ordering the suspension shall immediately notify the Supreme Secretary.

Charges Must Follow Summary Suspension

SEC. 167. Where any suspension is summarily ordered under the provisions of this Chapter, the party ordering the suspension shall cause charges to be preferred against the party thus suspended within ten days from the date of such suspension or such suspension shall be null and void.

Ipso Facto Forfeiture — Members

SEC. 168. Any member of this Order shall, ipso facto, forfeit his membership in the Order —

Failure to Remain a Practical Catholic

1. Who shall fail to remain a practical Catholic in union with the Holy See.

Failure to Pay Contributions or Assessments

2. Who fails to pay any per capita or special assessment levied by the Supreme Council or Board of Directors within thirty days from the date of mailing or transmitting the notice for such assessment by the Financial Secretary of his council.

Failure to Pay Dues

3. Who shall fail to pay his dues to his council within three months after the same are levied and payable (other than assessments levied by the Supreme Council, Board of Directors or for death benefit assessments or contributions); or —

Conviction of a Felony

6. Who is convicted of a felony by a court of competent authority.

Special Consideration Granted

7. When an insurance membership of two or more years standing shall be forfeited on any account, except failure to make all payments required in connection therewith, the former insurance member or his designated beneficiary shall have a right within six months thereafter to ask special consideration of the case by the Board of Directors. The Board of Directors is empowered to refer all such cases for decision and final action by a committee consisting of the Supreme Knight (or his Deputy), the Supreme Advocate and the Supreme Secretary. The advice of the Medical Director or the actuary shall be obtained wherever apparently desirable.

If there is no living designated beneficiary to present such a petition to the Board of Directors, it may be presented by any person who would have been recognized as a proper beneficiary prior to the forfeiture. Such petition must state fully and explicitly all the reasons, if any, why it is thought that special consideration should be given to the case and what hardship, if any, would result from an absolute forfeiture of all rights to any possible benefits that might accrue under the insurance certificate.

The decision of the committee and the reasons therefor shall be stated in writing and placed on file for the information of the Board of Directors. The petitioner shall be notified of the decision, but the reasons shall not be made known except by special direction of the Board of Directors.

Effect of Suspension of Members

SEC. 169. (a) No suspended member, nor his administrators, executors or beneficiaries, during the time of such suspension and until reinstatement, shall have any claim of any description whatever against the council, or the Order, nor shall he be admitted to meetings of the council, or be entitled to any of the privileges of membership whatever until reinstated according to law, provided that, if the member has been an insurance member, and is entitled to continuance of his insurance under the automatic assessment or contribution loan provisions or under the terms of any nonforfeiture option set forth in his insurance certificate, such expulsion, suspension or forfeiture of membership shall not terminate his insurance until the expiration of the period during which it is thus continued in force and further provided that unless the certificate is being kept in force because of the election of an option providing for paid-up insurance in a reduced amount or extended term insurance the insurance may be continued in force by cash payment of any required assessments or contributions and/or automatic per capita taxes where applicable. While the insurance is thus continued, the member shall be classed as an "inactive insurance member" as defined in Section 69.

(b) Any member who shall incur the penalty of expulsion for any reason whatever, or who shall incur the penalty of forfeiture of membership for the reasons set forth in subdivision 6 of Section 168, shall never again be eligible to membership in the Order without the approval of the Board of Directors, upon petition and for cause shown.

CHAPTER XIX

TRIAL OF MEMBERS AND OFFICERS OF SUBORDINATE COUNCILS

Right to Trial

SEC. 170. Members of the Order shall not be fined, suspended for a fixed term, expelled or removed from office without trial, as hereinafter provided, except—

1. In all cases specified by the laws and rules of the Order, as laid down for the government of councils and members where it is or shall be decreed that for any act done or omitted to be done by a member he shall ipso facto forfeit his membership.

2. In all cases, as by law provided, where members may be summarily suspended by the Board of Directors, Supreme Knight, or State, District or Territorial Deputies.

Complaints — How Made

SEC. 171. If a member or officer of a subordinate council shall violate any of the provisions of the laws a Third Degree member of such council, who may have or acquire knowledge of the same, should make written complaint to the Grand Knight, specifically setting forth the wrongdoing of the accused. This Section shall not affect summary suspension procedures.

Notice to Accused

SEC. 172. A copy of the charges shall be transmitted to the accused within five days of their reception by the Grand Knight. Provided, that mailing a copy of such charges to the last known address of the accused, and the certification to such mailing by the Grand Knight or other competent officer, shall be considered sufficient compliance with this section.

Pleas

SEC. 173. The accused shall within ten days notify the Grand Knight in writing whether he pleads guilty or not guilty. If within ten days he pleads guilty or fails to plead to the charges, the Grand Knight shall impose the penalty provided by law.

Charges Forwarded To District Deputy

SEC. 174. If the accused pleads not guilty, the Grand Knight, within ten days after receiving the plea, shall forward the charges, with the answer of the defendant, to the District Deputy, who shall examine the charges and the evidence offered to sustain the same. If, in his judgment, a prima facie case may be made against the accused, he shall, within ten days of the reception of said charges, appoint a trial committee, and the council shall be considered the prosecutor.

Trial Committee

SEC. 175. A trial committee of three members of the council shall be appointed by the District Deputy, but, upon the written request of the accused, the District Deputy shall appoint said members from another

council, provided such members as selected are of a council within a radius of twenty-five miles and in the same state or territorial jurisdiction. The trial committee shall be composed of Third Degree members.

Citation

SEC. 176. The Trial Committee shall, within fifteen days of its appointment, send to the member accused a citation to appear before said Committee to stand trial upon said charges at a time and place stated in the citation, which time shall not be less than ten or more than thirty days from the date of mailing or serving of said citation. A copy of said citation shall at the same time be sent to the Advocate of the council.

Advocate

SEC. 177. (a) The Advocate of the council shall prosecute the charges on behalf of the council, shall have power to summon members as witnesses, to call for the books and papers of the council, and his compensation for all services in a trial shall be \$10, payable by the council. Provided, however, that upon vote of the council, any Third Degree members of the Order may be chosen to assist the Advocate. Provided, also, that whenever the State Deputy shall deem it advisable, he may direct the State Advocate to take charge of the prosecution, and, in that event, the State Advocate shall have exclusive authority, and in such case the State Advocate shall be paid from the general fund of the State Council his actual and necessary expenses and per diem of \$10 for each day so engaged.

Right to Summons

(b) The Board of Directors, Supreme Knight and State, Territorial and District Deputies shall have power to summon witnesses in all hearings for any cause whatsoever.

In hearings before the Trial Committee provided by law the council Advocate shall summon all witnesses for the prosecution and such witnesses as are requested in writing by the accused.

How Summons Served

(c) Said summons may be served in person or by mailing to their usual address and shall be so served at least three days before the time set for the hearing.

Right to Counsel

(d) A council or an accused member may be represented at any hearing or trial by counsel, providing the latter is a Third Degree member of the Order; but on appeal, only to argue the law or facts upon the evidence or papers submitted on original hearing.

Costs — When Order Liable

(e) In no case whatever in any trial, hearing or appeal provided by the laws, shall the Order be liable for any costs or expenses unless the same be authorized by the Board of Directors or Supreme Knight.

Trial

SEC. 178. The Trial Committee shall take all evidence in writing and any objections to the admissibility of evidence shall be noted in writing and the ground of objection. They, or a majority of them, shall decide whether the accused is guilty or not guilty of the charges alleged against him; and if guilty, fix the penalty as by law provided. They shall forward, within ten days from the close of the trial, all the papers in the case to the Grand Knight, with their finding thereon, who shall at the next meeting of the council pronounce the decision and the penalty.

Fines and Costs

SEC. 180. When fines or costs are imposed, the same must be paid at the next monthly council meeting afterward, or the member shall stand suspended until the same are paid, unless an appeal is taken in cases where an appeal is allowed by law. In trials before the Trial Committee, as provided by law, the accused, if found guilty, shall, in addition to the penalty imposed upon him, pay the council within thirty days all costs and expenses of the proceedings and stand suspended until the same are paid, unless appeal is taken; if found innocent, the council shall pay all costs and expenses, but in neither case shall the costs and expenses exceed the sum of \$25.

When Grand Knight Accused

SEC. 181. In all cases in this chapter where the words "Grand Knight" are used, Deputy Grand Knight shall be substituted therefor when the Grand Knight is accused, or an interested party. In states having no State Council, the words "Territorial Deputy" shall be substituted for "District Deputy."

CHAPTER XX**TRIAL OF SUPREME AND STATE OFFICERS****Suspension or Removal From Office**

SEC. 182. Any Supreme Officer, Territorial Deputy or State Officer who is found guilty of a violation of the constitution or laws of the Order shall be suspended or removed from office or expelled from membership in the Order.

Charges — How Preferred

SEC. 183. Except as provided for cases of summary suspension, removals pursuant to the last section shall be upon written charges specifically setting forth the offenses alleged. Such charges, with evidence by affidavit or otherwise, shall be presented to the Supreme Secretary. The Supreme Knight, Deputy Supreme Knight and the Supreme Advocate, as a committee, shall examine said charges and the evidence by affidavit or otherwise offered in support of such charges and, if in the judgment of any one of said committee action thereon is justified, notice of trial at the next meeting of the Board of Directors, together with a copy of the charges, shall be sent by the Supreme Secretary to the accused, the party preferring the charges, and each member of the Board of Directors, at least two weeks before the date set for the hearing. Within ten days following the receipt of the charges, the accused shall file with the Supreme Secretary an answer in writing to such charges. Upon failure to so file such answer, the accused shall be considered in default and the Board of Directors shall at its next meeting impose the penalty provided by law. In case the accusation be against any of the officers named, such officer shall be disqualified to act and the vacancy in the committee filled by the remainder.

Trial

SEC. 184. At the same time and place named, the Board of Directors shall, unless good cause shall appear to their judgment for adjournment of the hearing, proceed to hear the evidence by affidavit or otherwise. They shall permit parties to be represented by counsel, who must be a member of the Order. The Board, in its discretion, may appoint one of its members a commissioner, with full power to take evidence, summon and compel the attendance of witnesses.

Decision

SEC. 185. A two-thirds vote of the Board of Directors present and voting shall be necessary to declare the accused guilty and remove him from office, or impose other penalties.

Loss of Salary

SEC. 186. An officer whose suspension, removal or expulsion is ordered, after a hearing, shall not be entitled to any salary or other compensation or rights as such officer from the date of the first order of suspension.

Pending Charges Not to Officiate

SEC. 187. An officer against whom charges have been filed shall not, pending trial, officiate in the duties of his office, except when otherwise determined by the Board of Directors; or, if an officer of a subordinate council, by his council.

No officer shall sit in judgment upon his own case.

Charges Against District Deputies and Chapter Officers

SEC. 188. Charges against District Deputies and chapter officers shall be preferred in writing, verified by affidavit and filed with the State Deputy, who shall examine the charges, and if in his judgment a prima facie case may be made against the accused, he shall thereupon appoint a Trial Committee of three members of the Order, who shall proceed to hear the charges and report their finding thereof to the State Deputy, who shall, in case the finding is "guilty," impose the penalty provided by law.

CHAPTER XXI
REMOVAL OF PROCEEDINGS – APPEALS
AND PROCEDURE

Removal of Proceedings

SEC. 189. The Board of Directors, or during the recess thereof, the Supreme Knight, shall have power at any time after complaint has been made against an officer or member of a subordinate council when it shall appear to said directors or Supreme Knight that for any reason full and impartial justice may not be or has not been done therein, to order the removal of said complaint and all proceedings thereon to —

- (a) The Board of Directors or to the Supreme Knight; or
- (b) The State Deputy of the jurisdiction of the council.

Upon such order being made, further proceedings in the subordinate council shall be suspended.

Transfer of Papers

SEC. 190. Upon such order of removal, all papers and evidence relating to such complaint and a transcript of all the reports or action had before any council, or committee or officers thereof, shall forthwith be certified and transmitted to the officer to whom the complaint is ordered removed, or to the Supreme Secretary if the removal is to the Board of Directors. All documents remaining to be filed, including the plea of the accused, shall be filed in writing and within the required time with the officer to whom the complaint is removed, and if the removal is to the Board of Directors, then with the Supreme Secretary.

Further Proceedings

SEC. 191. Where the removal is to the Board of Directors or to the Supreme Knight, such further proceedings shall be had on the complaint as they may determine. Where the removal is to the State Deputy, he shall examine the charges and if in his judgment a prima facie is stated against the accused, he shall proceed within thirty days, and upon ten days' notice to the accused, to try the complaint, and at the conclusion of the trial the State Deputy shall decide whether the accused is guilty or not guilty, and, if guilty, he shall fix and impose the penalty provided by law, or the State Deputy may appoint a member to try the complaint and thereupon it shall be tried before him in the same manner as if the trial was before the State Deputy, and with like authority to make a decision and to fix and impose the penalty. All evidence with objection thereto and the ground thereof shall be in writing.

Right to Appeal

SEC. 192. Any council or member of this Order considering that a decision or act of any officer, committee or subordinate or State Council is unjust, or not, in accordance with law, or that injustice has been done by the enforcement or operation of any law or rule of the

Order, shall have the right of appeal in the manner hereinafter provided; except that where the decision is by the Board of Directors it shall be final.

Appeal To the Board of Directors

SEC. 193. An appeal shall be direct to the Board of Directors, except when the decision is by the Board of Directors.

1. By any council from a decision or act of the Supreme Knight or State, Territorial or District Deputy.

2. By any member in a case involving his suspension, expulsion or removal from office.

3. From the act or decision of any officer, committee or subordinate or State Council involving the construction or interpretation of the constitution, laws, rules or regulations; provided, however, that the Board of Directors may require the Supreme Knight to certify that the appeal is necessary, and failure to thus certify shall vacate the appeal.

In Other Cases to Whom

SEC. 194. In all other cases, appeals shall be taken as follows:

1. From councils and officers and committees thereof to the District Deputy or Territorial Deputy.

2. From District or Territorial Deputy to State Deputy, if one; if not, then to the Supreme Knight.

3. From Supreme Knight, Supreme Officers, Supreme Committee and State Deputies to the Board of Directors.

Must Be in Writing

SEC. 195. The appellant must take the appeal in writing within sixty days of the act or decision appealed from by giving notice in writing to the appellee and the officer or body to whom the appeal is made.

Appellant to Perfect Appeal

SEC. 196. Official copies of all the records and documents relating to the decision or act, and all written evidence relating to the case, properly authenticated by the custodian, shall be forwarded by the appellant to the higher authority within ninety days from the time of appeal; and such return shall be final, unless otherwise ordered by the authority to whom the appeal is taken upon cause shown. Should either of these duties be neglected, the appeal may be considered or dismissed, to the advantage of either party.

Records Furnished Appellant

SEC. 197. Any member or officer having custody or possession of any record, document or other matter relating to the appeal, and not in the possession of the appellant, is required to furnish the same, or an authenticated copy thereof, or an opportunity to take a copy, which shall, if correct, be certified by such custodian thereof, to the appellant for the purposes of appeal within ten days from the demand made therefor, unless the time for furnishing the same shall be

extended by the authority to whom the appeal is made. The appellant shall pay any necessary expenses of said papers.

Time of Decision

SEC. 198. When the appeal is made to any other than the Board of Directors, the officer to whom appeal is made must decide the same within thirty days from receipt of evidence and immediately notify the parties in interest of the decision.

Appeals to Board of Directors – Procedure

SEC. 199. The Board of Directors in all appeals may either by reference to any committee, officer or otherwise, order such procedure as to them may be deemed most feasible in each particular case. The decision of the Board on all cases on appeal shall be final, and if the accused is found guilty on appeal, they may impose any penalty provided by the laws of the Order.

Original Evidence Only

SEC. 200. All appeals shall be heard only upon the papers, testimony or other proofs, if any, which were presented upon the original hearing of the case.

Bond May Be Required

SEC. 201. The Board of Directors may, as a condition precedent to the hearing of any appeal, require the appellant to file a bond for costs or comply with such order as it may determine.

Ipsa Facto Forfeiture Not Affected

SEC. 202. Nothing contained in this chapter shall be construed to give councils or members a right of appeal where the laws provide for ipsa facto suspension or forfeiture.

Appeals – When Not Allowed

SEC. 203. No appeals shall be allowed from the decisions of State or subordinate councils or their officers upon questions not affecting the standing of members or officers, or not involving a construction of the laws and rules of the Order. Provided, that nothing in these laws shall be so construed as to permit any appeal from the verdict of not guilty by a Trial Committee.

Costs on Appeal

SEC. 204. In appeals to the Board of Directors or trials before said Board, costs, in the discretion of the Board may be assessed on either or both parties, and the same shall be paid to the Supreme Secretary within thirty days after notice thereof, or the council or member failing to pay the same shall stand suspended until the same are paid.

In Other Cases

SEC. 205. In appeals other than to the Board of Directors the authority appealed to may assess costs on either or both parties in interest, not exceeding \$25, and parties shall stand suspended until the same are paid.

CHAPTER XXIV
REINSTATEMENT, READMISSION, REAPPLICATION
AND REACTIVATION

Reinstatement of Insurance

SEC. 216. Reinstatement of a suspended certificate of insurance shall be subject to and in accordance with such rules and limitations as the Board shall prescribe, except that as to any certificate of insurance which was suspended before a loan equity or a cash value became available, reinstatement shall be allowed within three years from the date of recorded suspension, subject to evidence of insurability satisfactory to the Order.

Restoration of Membership

SEC. 217. Reinstatement. An associate member or a former insurance member who has no equity in a life or annuity insurance certificate, and whose recorded suspension has been for a period of less than three months may make application for reinstatement to his council upon payment of all dues and charges which he owed at the time of his suspension and such dues as he would have been liable for had he remained a member in good standing. No action by the council shall be necessary except that the Financial Secretary shall immediately notify the Supreme Secretary on a prescribed form. If there is no known objection, the Supreme Secretary shall then record applicant's reinstatement. If objection to the same is made, applicant's reinstatement shall be referred to the Board of Directors, whose finding shall be final.

2. Readmission. An associate member or a former insurance member who has no equity in a life or annuity certificate and whose recorded suspension has been for a period of more than three months and less than seven years at the date of application, may make application for readmission to any council in the Order under like conditions as a new member upon payment of a fee not to exceed \$7.50. Said applicant shall not be required to pay an initiation fee or to again take the degrees previously conferred on him. Said application shall be read by the Grand Knight at the first monthly council meeting following the date said application is received and the council shall proceed forthwith to ballot for the readmission of such applicant after said reading; and if a majority of those present and voting approve and accept the application, it shall be sent to the Supreme Secretary, otherwise said application shall be deemed denied and no further consideration shall be given the same for a period of six months. If readmission is made to applicant's former council and his arrearages are less than \$7.50, he shall be readmitted for the actual amount of the arrearages. If application for readmission is made to another council, the Supreme Secretary shall charge the new council the sum of \$7.50 in lieu of all previously owed dues and council charges and the Supreme Secretary shall thereupon make said charge and credit applicant's former council with said amount.

3. Reapplication. An associate member or a former insurance member who has no equity in a life or annuity certificate and whose recorded suspension has been for a period of more than seven years at the time of his application, may make application to any council in the Order under like conditions as a new member upon payment to the council to which application is made of a fee not to exceed \$7.50 which shall be retained by said council.

Said application shall be read by the Grand Knight at the first monthly council meeting following the date said application is received and the council shall proceed forthwith to ballot for the reapplication of such applicant after said reading and if the majority of those present and voting approve and accept the application, it shall be sent to the Admission Committee of the council and processed in the usual manner there-after. The Admission Committee in this situation shall certify as to applicant's former membership with the assistance of the Supreme Secretary. Said applicant, after approval by the council and clearance by the Admission Committee, shall not be required to pay an initiation fee or to again take the degrees previously conferred on him.

4. Reactivation — Inactive Insurance Member. An inactive insurance member who has been suspended for nonpayment of dues or council charges may be reinstated by application to the council of his choice.

Does Not Affect Ipso Facto Suspension

SEC. 218. The provisions of Section 217 shall not affect the laws regarding ipso facto suspension or forfeiture of membership.

After Suspension For Definite Time

SEC. 219. A member suspended for a definite period becomes in good standing when the period of suspension ceases upon payment by him of the full amount of all assessments, dues and fines which may be due at the termination of such suspension.

After Indefinite Suspension

SEC. 220. A member punished by suspension for an indefinite period for cause other than nonpayment of assessments, contributions, dues or fines can be restored to good standing by the Board of Directors, or if suspended by Supreme or State Officer, he can be restored to good standing by said officer, the cause of suspension having been removed.

Benefit Certificate

SEC. 221. The benefit certificate of a member in force at the date of his suspension shall again become active at the time of his reinstatement.

Reinstatement Must Be Legal

SEC. 222. No member of a council suspended for non-payment of assessments, contributions, dues or fines shall be reinstated in any other manner than herein provided, nor shall the tender or payments of moneys due or any act whatever by any suspended member be

construed to mean reinstatement, and any reinstatement of a suspended member by any council or officer in any other manner than herein provided shall be null and void.

Reinstatement of Councils

SEC. 223. Councils having been suspended shall only be reinstated by the Board of Directors under such conditions as said Board may decree and determine, provided that councils having been suspended by an officer, the cause of suspension having been removed, may be reinstated by such officer, subject to the approval of the Board of Directors.

CHAPTER XXV**TRANSFERS — WITHDRAWALS — MEMBERSHIP CARDS****Right to Transfer**

SEC. 224. Any member in good standing in a council in the Order who desires to join another council of his choice shall make application to the council he proposes to join upon a form prepared by the Supreme Council.

Action Upon Presentation

SEC. 225. The completed application shall be read by the Grand Knight at the first monthly council meeting following the date said application is received and the council shall proceed forthwith to ballot for the acceptance of said transfer after said reading, and if the majority of those present and voting approve and accept the application, the member shall be declared elected a member of said council.

Disposition of Transfer Application

SEC. 226. The approved transfer application shall be signed by the Grand Knight and the Financial Secretary of the receiving council and shall be forwarded to the Supreme Secretary who shall immediately record said transfer and shall advise the former council of the effective date of the transfer and at the same time shall send the latter council a dues adjustment form requesting the Financial Secretary of that council to complete the same showing the complete membership record of the member and setting forth the charges and credits as of the first of the month following the date the transfer was recorded by the Supreme Council and return the same to the Supreme Secretary. Upon receipt of the dues adjustment form, the Supreme Secretary shall issue proper credits and charges to the receiving and to the former council.

Initiation and Dues on Transfers

SEC. 227. No initiation fees shall be required by transfer unless the initiation fee of the council transferred to is greater than that of the transferee's council, in which case the transferee shall pay his new council the difference. Provided, however, that if the transfer is to a council located in another city or town, the transferring member shall not be required to pay the difference in initiation fee, if any. At the time of the approval of the application for transfer, the receiving council shall require the applicant to pay the usual advance dues in addition to dues and other charges owing to the former council after being advised by the Supreme Secretary of this amount. In the event applicant has a credit with his former council the Financial Secretary shall adjust the council records to reflect said credit on the member's statement.

Transfers to Form New Council

SEC. 231. The Board of Directors may, in their discretion, in the interests of the Order, permit members to transfer for the purpose of becoming charter members of a new council. Said members shall make written application through the District Deputy to said Board for

leave of transfer and permission to form the proposed council, whose charter membership is to be composed in whole or in part of said transferred members. The District Deputy shall express his approval or disapproval of the transfer.

Insurance Not Affected

SEC. 233. The insurance status of those members thus permitted to transfer shall in no case be deemed to be affected in any particular by their transfer, but said insurance shall remain and continue in same force and effect in the new council as it was in the council of which they were former members.

From Associate to Insurance

SEC. 235. Associate members may be transferred to the insurance class by the presentation of an application for insurance and approval by the Medical Director of the required medical examination; or the required declaration of insurability in lieu of examination, as the case may be; but rejection for insurance shall not affect the associate membership of the applicant for insurance.

From Insurance to Associate

SEC. 236. 1. An insurance member desiring to drop his insurance and become an associate member shall make application therefor on form approved by the Board of Directors, and shall pay all claims against him for whatever cause. If the member upon discontinuing payment of contributions or death benefit assessments, would become entitled to continuation of insurance under the automatic assessment or contribution loan provision, his insurance shall continue until its expiry under said provision, and he shall pay to his council any dues or assessments required in addition to any charges against his certificate as prescribed under the said provisions. His associate membership would begin at the expiration of his insurance under the said provision.

2. Any insurance member in good standing whose entire insurance in the Order is on a Term Plan shall at the expiration of the insurance under said plan be automatically transferred from the insurance class and become an associate member, provided all dues, contributions and assessments with reference to his insurance membership shall have been duly paid.

Withdrawal

SEC. 237. Any member desiring to withdraw from the Order may request to do so in writing.

After Withdrawal May Rejoin

SEC. 239. Any former member who withdrew in the manner required by law may at any time be readmitted under like conditions as a new member. Such applicant shall not be required to take degrees previously taken by him.

Membership Cards

SEC. 240. (a) For Members of a Subordinate Council. The Financial Secretary shall issue a membership card to each member in good standing as shall be determined by him, except that the Grand Knight at a meeting of the council may issue a membership card to a member known to him personally to be in good standing if the Financial Secretary shall not be present at the meeting. The membership card shall be issued under the seal of the council for such period as the member may pay his dues and assessments for a period of not less than three months. Said card shall state the member's name, the council to which he belongs and the degrees of the Order (First, Second or Third) attained. The presentation of a current membership card showing the member to be in good standing on the date presented, shall entitle the member to participate in all meetings of his council, to vote, and to stand for office. If he is a Third Degree member, he may attend meetings of his State Council and of the Supreme Council. He may also attend all degree work in the degree to which he has attained membership.

(b) For Members in a State Division. The Supreme Secretary shall issue a membership card to each member who has been initiated into the Order through an online ceremonial, who is in good standing as shall be determined by the Supreme Secretary, and who belongs to a division under the jurisdiction of a state council. Said card shall state the member's name, the state division to which he belongs, and the term of membership, and shall be signed by the Supreme Knight.

CHAPTER XXVI

MISCELLANEOUS

Council May Make By-Laws

SEC. 241. (a) Subordinate councils may promulgate for their own government such by-laws, rules and regulations as they may find necessary for the proper conduct of their affairs; provided, that no by-laws, rules and regulations shall be enacted which shall conflict with or be in opposition to or in any way impair the enforcement of the constitution, rules and regulations made or enacted, or which may be made and enacted by the Supreme Council, or Board of Directors of the Knights of Columbus. Such by-laws shall not become operative until approved by the Supreme Advocate, from whose decision an appeal may be taken to the Board of Directors.

(b) Any subordinate council, Fourth Degree assembly or chapter, subject to the laws of the Order, and the rules and regulations adopted by the Board of Directors, may organize and establish under its immediate supervision and control a unit of Catholic boys between the ages of 12 and 18 years, to be known as "Columbian Squires."

(c) The Board of Directors may make such rules and regulations, and provide such pledge or ceremonial, as may be necessary for the conduct and government of such units.

(d) The consent of the ordinary of the diocese shall first be obtained before a unit shall be established in any diocese.

(e) Every unit so organized shall be under the direct control and supervision of the council, Fourth Degree assembly or chapter establishing it, and any subordinate council, Fourth Degree assembly or chapter so establishing a unit shall be responsible for the proper conduct thereof, and for the enforcement of the laws pertaining thereto, and such rules, regulations and ceremonials as the Board of Directors shall adopt.

(f) Any subordinate council, Fourth Degree assembly or chapter may charge its members an initiation fee and annual dues, which shall be a reasonable charge.

(g) The Board of Directors may provide for the organization of state units.

Chapters

SEC. 242. Where three or more councils are located in a neighboring area, the Board of Directors, upon petition and recommendation of the State Deputy, may organize a chapter. Said chapter shall take into consideration matters relating as a whole to the well-being and promotion of the Order and its objectives in the locality. The chapter shall consist of elected representatives from such councils as shall be designated by the Board of Directors to be members of the chapter, but only if each of the said councils shall, by majority vote of the members present and voting at an announced council meeting following

written notice to the entire membership, express a willingness to join said chapter. The State Deputy and the District Deputies of districts of which any of said councils are a part and such members of the Board of Directors as reside within the jurisdiction shall also be members. Chapters may promulgate such by-laws, rules and regulations for their own government as they may find necessary for the proper conduct of their affairs, provided that the same shall not conflict with or be in opposition to or in any way impair the enforcement of the constitution, laws, rules or regulations of the Supreme Council or Board of Directors. Such by-laws, rules and regulations shall not become operative until approved by the Supreme Advocate, from whose decision an appeal may be taken to the Board of Directors. Chapters may levy and collect assessments upon the councils so designated by the Board of Directors for membership therein as they may find necessary for the defraying of their legitimate expenses. Councils failing to pay such assessments within the prescribed time shall be denied representation in the chapter while said default exists. A council may withdraw from a chapter by a majority vote of the members present and voting at the regular May business council meeting, but only if written notice to the entire membership that this question will be before the council is given ten days before said meeting. A chapter may be dissolved by the Board of Directors.

All officers shall be elected annually by ballot at regular business meeting of the chapter held between the fifteenth day of June to and including the fifteenth day of July each year from the newly elected representatives, and said officers shall hold their offices until the first of July of the following year and until their successors are elected and qualified.

The laws governing subordinate councils and their officers shall, in the absence of a specific provision to the contrary, be applicable to chapters.

Council Books To Be Accessible to Officers

SEC. 243. The State Deputy, the District Deputy and the Board of Trustees and Grand Knights of councils, or their representatives, shall have access to and possession of the books, records and files of the councils for the purpose of examination at any time, and the officers of councils will permit such access to, and make delivery of such books, records and files upon request to any of the above officers, and members of councils shall deliver their council account books, records and files upon request to any of such officers for examination, provided that all such books, records and files of councils, officers or members shall not be demanded capriciously, but for legitimate purposes, and be returned with such promptness as will be consistent with the nature of the examinations.

Liquors Prohibited at Meetings or Degree Work of Order

SEC. 245. The use of intoxicating liquors of any kind is prohibited at any meeting or degree work of the Order.

Councils and Officers Not to Exceed Authority

SEC. 246. A council and its officers in performing their duties and administering the powers provided by the laws of the Order shall be the agent or agents of the members thereof and not of the Order, and no act or failure to act by the council or by any officer or member thereof shall create or be construed to create any liability on the part of the Order.

No subordinate council, nor any of the subordinate officers or members of the Order, shall have power or authority to waive any of the provisions of the laws and constitution of the Order, and there shall be otherwise no waiver excepting as the constitution and by-laws of the Supreme Council shall specifically permit, and the constitution and laws shall be binding on the Order, on every member and certificate holder and on all their beneficiaries.

Help To Distressed Members

SEC. 248. Any Knight of Columbus who finds himself actually in need of the necessities of life, or sick and in distress, and who is at the time at a distance from the city or town in which his own council is located, may make application for help to any council of the Order within whose jurisdiction he may be at the time. Upon receipt of such application, the Financial Secretary of the council receiving it shall communicate with the Financial Secretary of the council of which the applicant is a member, and before any help shall be granted, a statement shall be received from the council of the applicant giving the standing of such applicant as to the propriety of such help, together with the amount for which said council will become responsible.

No council shall be held responsible to any other council for help given in violation of this section; but nothing herein contained shall be so construed as to prohibit any council from helping from its own funds any Knight of Columbus not one of its members who may be within its jurisdiction and in distress. These provisions shall be applicable to cases of death.

Merging of Councils

SEC. 249. 1. Two or more councils may merge and become one council with such name and number as the Board of Directors shall determine, upon petition to the Board from each of the councils interested, showing that all members were notified of the proposed merger and that a majority of each council, by vote or written assent, have consented thereto.

The Supreme Knight shall have power and authority at any time to direct the merger of two or more councils as one council with such name and number as he may determine.

Upon such merger, all assets of the merging councils shall become and remain the property of the new council.

Rights of Past Grand Knights of Merged Councils

2. When two or more councils shall have merged or shall merge into one council, the Past Grand Knights of each council shall retain all rights and privileges that pertain to Past Grand Knight, and the Grand Knight of the council ceasing to exist by reason of the merger shall be entitled to the title, rights and privileges of Past Grand Knight without regard to the length of time he served in such office.

Amendments

SEC. 250. These laws may be amended by the Supreme Council.

Certificate of Adoption

The foregoing constitution, laws and rules of the Knights of Columbus are hereby declared to be valid and effective as by law provided.

PATRICK E. KELLY
Supreme Knight

PATRICK T. MASON
Supreme Secretary

New Haven, Connecticut
August 4, 2022

**AMENDMENTS TO CONSTITUTION AND LAWS
GOVERNING THE SUPREME COUNCIL
ENACTED AT MEETING HELD IN
NASHVILLE, TENNESSEE
AUGUST 2-4, 2022**

RESOLUTION NO. 318

AMENDING LAWS OF THE KNIGHTS OF COLUMBUS

RESOLVED, that in order to harmonize the Laws of the Knights of Columbus with certain new rules and procedures, the following sections of the Laws be and hereby are amended as follows:

WITHDRAWAL FROM THE ORDER

69 – Definitions

(b) An inactive insurance member ~~shall be~~ is one who is under expulsion or suspension, ipso facto or otherwise, or who has ~~been issued a withdrawal card withdrawn from the Order,~~ and who is the holder of a life insurance certificate or an annuity certificate or a long-term care certificate which is being kept in force on a contribution paying basis or otherwise. Such member shall not be entitled to the privileges of membership except the right to apply for additional insurance or annuity benefits. Inactive membership shall terminate ipso facto at the expiration of the period during which such insurance or annuity is kept in force unless the member is sooner reinstated to membership in good standing in accordance with the laws of the Order.

237 – Withdrawal Card

SEC. 237. Any member ~~in good standing~~ desiring to withdraw from the Order may ~~request to do so in writing to the Supreme Secretary, have issued to him a withdrawal card signed by the Supreme Secretary upon payment of all dues, fines and assessments or contributions charged against him, together with the sum of fifty cents for said card, which payment shall be certified by the Financial Secretary and Grand Knight of his council.~~

239 – After Withdrawal May Rejoin

SEC. 239. Any former member who ~~withdrew has obtained a withdrawal card~~ in the manner required by law may at any time be readmitted under like conditions as a new member. ~~His application must be presented to a council in a city or town of his choice but s~~ Such applicant shall not be required to ~~pay an initiation fee, or to again take degrees previously taken by him.~~

HONORARY & HONORARY LIFE MEMBERSHIP**118 – Amount of Fees**

(c) Members who have attained the actual age of sixty-five years and who have been members of the Order twenty-five consecutive years, shall be designated as honorary members and ~~on due request in writing they shall be~~ exempt from general fund charges, except payment of the sum of State and Supreme Council per capita charges and levies.

(d) Members who have attained the actual age of ~~70~~ seventy years and who have been members of the Order for twenty-five consecutive years, and those who have been members of the Order for fifty years regardless of age, shall be designated as Honorary Life members, and ~~on due request in writing they shall be~~ exempt from further payment of dues, per capita charges and assessments. All priests and members of religious communities, upon taking the First Degree of the Order, shall automatically be designated as Honorary Life members and thereafter shall be exempt from further payment of dues, per capita charges and assessments.

MEMBER FEES**118 – Amount of Fees**

(a) The initiation fee, if any, shall be fixed by the council, provided however, no initiation fee shall be required of any priest or member of a religious community who applies for membership. ~~For members entering under 26 years of age, the initiation fee shall not exceed \$10. Before initiation, each applicant shall pay his initiation fee and the council dues for the month of his entrance and any later months in the quarter of his entrance and Each applicant for insurance membership shall pay such initial amount of contribution as shall be prescribed by the Board of Directors, upon the certificate to be issued. Fees for medical examinations in connection with applications for insurance shall be payable by the Supreme Council except as prescribed in Section 152. In case an applicant is illegally admitted, all moneys collected prior to initiation shall be refunded by the council, and if a medical fee for the case has been paid by the Supreme Council, it shall be refunded by the council to the Supreme Council. The fee of the medical examiner for examination in connection with the reinstatement shall be paid by the member.~~

(b) Dues payable by each member shall be levied annually in advance in an amount as fixed by the council. The dues for all associate and insurance members hereafter admitted shall be the same ~~and they shall not be less than \$5 per year;~~ except that councils at their discretion may fix a

different rate of dues for certain members. ~~under 26 years of age, but the same shall not be less than \$3 per year.~~

(e) Any member who is disabled by bodily injuries or disease and is thereby prevented from engaging in any occupation or employment for remuneration or profit and shall have been so prevented for a period of no less than six consecutive months ~~may on due request in writing to the Supreme Council and upon certification by evidence satisfactory to the Supreme Council of such disability, be relieved from the payment of all council dues and Supreme and State per capita taxes, upon request in writing to the Supreme Council by the Financial Secretary, as of the date of approval of said request. and Any suspension of such member for non-payment of such dues and tax shall cease as of the date of such approval.~~

(f) A member may be designated Affiliate by criteria determined by the Board of Directors. Supreme and State per capita taxes shall not be levied on Affiliate members. Affiliate members shall not be suspended or forfeited for non-payment of dues.

241 – Council May Make By-Laws

(f) Any subordinate council, Fourth Degree assembly or chapter ~~establishing such a unit shall require it to~~ may charge its members an initiation fee ~~of not less than one dollar and the annual dues, which shall be a reasonable charge payable monthly in advance, and to keep an accurate record of its proceedings and activities and of the names, ages and residences of its members, which record shall be open at all times to the Advisory Board of said council, assembly or chapter.~~

MEMBER APPLICATION PROCESS

109 – Disposition of Application

2. ~~Upon initiation of a new member in a council, an applicant in the First Degree, the Financial Secretary shall forthwith forward the application to~~ notify the Supreme Council. ~~with proper endorsements thereon, showing dates of proposal, election and initiation into First Degree.~~

164 – Financial Secretary's Duties in Ipso facto Forfeiture

Where a member ipso facto forfeits his membership the Grand Knight and Financial Secretary shall immediately notify the Supreme Secretary of such forfeiture and shall immediately send notice in writing to the member; but failure to send such notice shall not affect such forfeiture. ~~Provided, however, that in those cases relating to ipso facto forfeiture for failure to pay council dues, such notice shall not be sent to the Supreme Secretary or to the member until an officer or a member of the conservation com-~~

~~mittee shall contact the member and endeavor to have him retain his membership~~

217. – Restoration of Membership

4. Reactivation — Inactive Insurance Member. An inactive insurance member who has been suspended for nonpayment of dues or council charges ~~but who holds a benefit certificate in force~~, may be reinstated to good standing by payment of all dues and other council charges ~~(but not to exceed \$5.00) which were owed at the time of the recorded suspension. Application shall be made to the Financial Secretary of the council of his choice, where applicant's membership is recorded. In addition, said member shall pay to the council all insurance charges owing by him to the council other than those provided for by the automatic loan law or adjusted to the satisfaction of the council. No action on the part of the council is necessary. Upon receipt of said sum or sums and the application, the Financial Secretary shall request the Supreme Secretary on a prescribed form to transfer said member from an inactive status to an active status. If the said member desires to transfer to another council at the time of reactivation, he may do so by following the procedure incident to transfer of membership.~~

MEMBERSHIP CARDS

240 – Membership Cards

(a) For Members of a Subordinate Council. The Financial Secretary shall issue a membership card to each member in good standing as shall be determined by him, except that the Grand Knight at a meeting of the council may issue a membership card to a member known to him personally to be in good standing if the Financial Secretary shall not be present at the meeting. The membership card shall be issued under the seal of the council for such period as the member may pay his dues and assessments for a period of not less than three months. Said card shall state the member's name, the council to which he belongs and the degrees of the Order (First, Second or Third) attained. ~~The card shall contain the signature of the member and shall be countersigned by the Grand Knight and the Financial Secretary of the council. The presentation to the proper officers of a current membership card showing the member to be in good standing on the date presented, shall entitle the member to attend participate in all meetings of his council, to vote, and to stand for office. and if he is a Third Degree member, he may attend to meetings of his State Council and to meetings of the Supreme Council. and to He may also attend all degree work in the degree to which he has attained membership.~~

OFFENSES

163 – Additional Offenses of Officers

5. Knowingly permitting any person not a member of this Order —

(b) To use or wear items bearing the name, emblems, or insignia of ~~this the Order or of any council thereof, or any part or portion of such name or insignia~~ in a way that indicates that the person is a member of the Knights of Columbus. For purposes of this section, persons who are not members may not be permitted to wear the Emblem of the Order lapel pin, the Fourth Degree lapel pin, Knights of Columbus sashes, baldrics, or medals of office, or any other item that indicates membership, as determined by the Board of Directors.

INDEX ABBREVIATIONS

A.C.L., automatic contribution loan; B. of D., Board of Directors; D.D., District Deputy; E. and F. Executive and Finance; F.S., Financial Secretary; G.K., Grand Knight; Ins., insurance; Med. Exam., medical examination; Off., officer; P.G.K., Past Grand Knight; S.D., State Deputy; S.K., Supreme Knight; S.S. Supreme Secretary; Sub., subordinate; Sup., Supreme; T.D., Territorial Deputy.

	Sections
Act of Incorporation	—
Acceptance of insurance applicants	109
Accident & Health Insurance	
Separate fund established for	47
(See also Accident & Health Fund, under Funds)	
Accused Member — Notice to	172
Additional Insurance —	
Accidental Death Benefit	69c
Application for	121
Proof of death	81
When not paid	73
Admission Committee	108
Duties and procedures	108
Administrative Assistant to Supreme Knight	36(14)
Advance payment on death benefit	75
Advocate	
State, shall prosecute, when	177a
Subordinate Council, Duties	142
Trials, Compensation	177a
Summon witnesses, when	177b
Supreme, duties of	32
Appointment of	8
Age Limitations for Supreme Officers and Directors	27(5)
Agents of members —	
Councils and officers, not	246
Age of Applicants	101
Alcoholic beverages —	
Excessive use of, penalty	162(14)
Prohibited at meetings or degrees	245

Alternate —

State Council	12a
Supreme Council	4b
Vacancies, how filled	4c, 58

Amendments —

Conform to State Laws	96
Subordinate council Laws	250
To Constitution	17
Laws, Supreme Council	250
When take effect	95

Annual Meetings —

State Council	12a, 13, 56
Supreme Council	3

Annuity Certificates 36(10), 69b

Amounts of	70(2)
Member holding, how classified	70(2)

Appeals —

By applicant for membership to B. of D.	111
Costs	180, 204, 205
Decision and Evidence	196
For aid	162
political support	162
From council officers	194
State Deputy, D. D. or T. D.	194
Supreme Knight	194
Must be in writing	195
Perfected by appellant	196
Procedure	193
Time of decision	198
in which to take	195
To Board of Directors	199
whom made	194
When not allowed	203

Appellant to perfect appeal 196**Applicants —**

Age limits	101
Assessments of	118
Birth certificate of may be required	101
Dues of	118
Effect of rejection	114
Election of	113
Fees of	118
Initiation of	117
Liability begins when	120
Must be practical Catholics	101

	Sections
Payments by	118
Place of residence of	111
If refused permission of State Deputy may appeal to Board of Directors	111
Rejection for insurance	109
Application for membership —	
Age of admission	101
Ballot on	109
Circumstances under which Admission Committee may reject	108
Disposition of	108, 109, 121, 154
False statements in	162
Form	104
Insurance must be approved by Medical Director	102
Insurance, record of	30
Must be presented to council by G. K. if Admission Committee does not act	108, 109
Reading of	109
Referred to Admission Committee by G. K. within five days	108
To be presented to G. K.	106
G. K. shall file with F. S.	106
When initiated	117
joining in another city or town	111
Where to be made	111
If applicant refused permission of State Deputy may appeal to Board of Directors	111
Appointee to office —	
Duration of term	8
Appointments —	
Admission Committee	108
Chaplain of Council	128
Committees, Supreme Council	19, 38-43
District Deputy	60
Financial Secretary	128
Lecturer	128
Medical examiner	147
State Chaplain	12
Supreme Officers	8
Approval of —	
Applications, by councils	111
State Deputy	111
Medical Director	109
Conditional	34
Assessment calls by Supreme Knight	28
Depositories (See “Funds”)	

	Sections
Assessments and Contributions —	
Approval by Supreme Knight	28
By chapters	242
councils	123
State Councils	57
Board of Directors	37
Calls	30
Councils subject to	87
Definition of Death Benefit	69f
Extra	36
Form of	85
Levy	37
Notice of	84
Rebate to College Councils	37
Assistant Supreme Advocate	36(14)
Assistant Supreme Secretary	36(14), 40(3)
Assistant Supreme Treasurer	36(14)
Associate Councils — Organization	35
Associate members —	
Eligible to State Council	12d
Limited vote — Insurance Questions	120
Representative, Limited vote	5
Transfers of membership	235-236, 121
Athletic Activities	162-163
Audit Committee	41
Audits of Council Books	145
Audits of State Council Books	56b
Authority, officers not to exceed	246
Automatic Assessment Loan Provision	69
Ballot — Inspection of	112
On applications	109
several candidates	113
Reconsideration of	116
Rejection by	112
Second, when permitted	112
Beneficiaries	71
Change of	79
Designation of	71
B. of D. may determine	36(5)
Order of payment to	71
When change takes effect	79b
not designated	77

Sections

Benefit Certificates —

Amount of	70(1)
Annuity	36(11), 69bg, 70(2)
Definition	69(k)
Issued to Canadian members subject to provincial laws	70
Subject to Constitution and Laws	80
Reinstatement of	217(1)
Valid on Reinstatement	221

Board of Directors —

Action on appeals	199
Age limitations	27(5)
Applicants for membership may appeal to	111
Appoint Supreme Officers	8
Approve appointments	14
compensation of F. S.	128
special assessment by Councils	123
Approve organization or dissolution of chapters	242
Authorize and regulate juvenile insurance	88c1
Committee on Audit may call meeting of	41
Decision final	199
Designate beneficiary	36(5)
Designate Administrative Assistant to Supreme Knight, and Assistant Supreme Officers	36(14)
Determine compensation Supreme Officers	27(3)
limits of jurisdictions	35(8)
medical examination fees	152
occupational ratings	36(2)
proceedings	191
risks not accepted	36(2)
time of election of college council officers	128
Determination on appeal, final	9, 199
Elect Supreme Chaplain	8
Elect Supreme Warden	8
Election to, limited	7, 27(5)
Executive and Finance Committee	40
Expenses	35
Fills vacancies in Supreme Offices	8
Hear charges against officers	183
Hold office until successors qualify	6
Interpret laws	9
Issue insurance on members, wives and minors	36(9)
Levy assessments and contributions, power to	37
Meetings of	10
Makes rules as to funds	36
May appoint commissioners	184

	Sections
May appoint other than Supreme Director as Supreme Advocate	8
May call special sessions of Supreme Council	3
May change meeting place of Supreme Council	3
May charge taxes on insurance payments to certificate holders	37(2)
May consolidate and allocate funds	36(13)
May dissolve subordinate councils	158
May distribute surplus	36(4)
May make rules for ins. system, non-medical and juvenile insurance, and reinsurance	36
May postpone meeting of Supreme Council	3
May prescribe qualifications for securities	36
May remove proceedings on charges	189
May require extra contributions	36
May require birth certificate before initiation	101
May suspend officers or members	165
May transfer surplus from Accident & Health fund	47
May waive or modify certificate restrictions	36
Must be insurance members	7
Number of members	7
Organize medical districts	146
Past Supreme Knights member of	7
Powers and Authority	9, 36, 37
Prescribes forms, terms and amounts of certificates and riders	36
Prescribes rates of contributions for insurance	36
Prescribes eligibility terms for insurance	36
Reinstate councils	223
members	220
Select meeting place Supreme Council	3
Supervise property of Order	35
Supreme Chaplain member of	7
Term of	7
Vacancies in, how filled	7
When elected	7
Board of Government	1
Trustees, subordinate council	145
Election of	128
Bonds	37
Custodian of	30
Executive and Finance Committee	40
On appeal	201
Subordinate council officers	37, 130
Supreme Council Officers	30, 37
Books — Prepared by Committee on Supplies	43
Subordinate council, delivery of	132
accessible to officers	243

	Sections
Business — Order of Subordinate Councils	125
Supreme Council	21
By-Laws —	
State councils may make	56
Subordinate councils may make	241
Approval of required	13, 56
Candidates — (See “Applicants”)	
Cards —	
Transfer	224-227
Membership	240
Withdrawal	237
Causes —	
For dissolution of councils	157
forfeiture of membership	162, 168
Ceremonial — Exemplification of	62
Rules relative to	37
Certificates — (See “Benefit Certificate”)	
Certificate holder, definition	69j
Chancellor —	
Duties of	137
Vacancy in office	131
Change of Beneficiary	79-80
Change of meeting place of Supreme Council	3
Chaplain —	
Council	128
Duties of	33
State	12c
Supreme, election of	8
Chapters — B. of D. authority	9
Organization and powers	242
May establish Columbian Squires	241b
Laws governing councils apply to	242
Charges —	
Against District Deputy	188
Grand Knight	181
Off. and members of sub. councils	162-163, 171
Supreme and State Officers	183
Failure to try an officer	157
False, penalty for preferring	162
How preferred	183
Pending against, officers not to officiate	187
Prosecutions by Council Advocate	177a
State Advocate	177a
Summary, suspension on	167

	Sections
Charter — Subordinate Councils	
Committee on	42
Granting of	98
Signed by Supreme Knight	28
Supreme Secretary	30
Supreme Council	Pages 3-4
Checks — How drawn	31, 83, 140
Citations	176
Claims —	
Beneficiaries	71, 72, 75
Examination of, by Supreme Advocate	32
Interpleader	75
Payment of	75, 83
Special consideration of	168
Coinsurance risks	36
Collection of monies —	
By Financial Secretary	139
Supreme Treasurer	31
College and University councils —	
Elections in	128
Rebate of assessments	37
Columbian Squires	241
Councils, assemblies or chapters may establish	241b
Commission —	
Of Medical Examiner	34
Officers of subordinate councils	37
Commissioner	184
Committees —	
Admission	108
Audit	41
Board of Directors	38
Ceremonial	39
Charters	42
Executive and Finance	40
Expenses	27
Good of the Order	23
Laws	22
Mileage	24
Supplies	43
Subordinate councils, how appointed	135(2)
Supreme Council	21-26
How appointed	19
Trial	175
Compensation — (See also "Mileage")	
Financial Secretary	128

	Sections
State Advocate	177a
Supreme Officers	27(3)
Complaints, how made	171
Constitution	1-17
How amended	17
Contribution	69g
Definition	69g
Conviction of crime, penalty for	162
Conviction of felony, forfeiture for	168
Costs and Fines	180
In trials	180
On appeals	177e
When Order liable	177e, 204
Counsel — Right to	177d, 184
Credentials — Committee on	20
Examined by Supreme Secretary	21
Supreme Council	30
Crime — Conviction of penalty for	162, 168
Death Benefit — Amount of	70
Additional	70
Assessment, definition	69f
notice of	84
when due	74
Certificate	78
conditions	81
effect on by suspension	221
Definition	69
No advance payment	75
Not controlled by a Will	76
Payment of	83
when beneficiary not named	77
To whom paid	72
When not paid	73
Death Claims — (See “Claims”)	
Decisions	185
Evidence on appeal	196
Declaration of Insurability	34, 36(8), 109(6), 117, 235
Defamatory Statements	162
Deferred Annuity Plans	36(10), 69bg, 70(5)
Deferring of entries by Supreme Council	88b3
Definitions	69
Degrees — In charge of D. D.	62
Time Conferred	244
Depositories — (See “Funds”)	

	Sections
Deposits — Examination of	40
Limitations	55
Of moneys by Supreme Treasurer	31
In Canada	40
Where made	50
Deputy Grand Knight —	
Duties of	136
Vacancy in office	131
Deputy Supreme Knight, appointment of	8
When to perform duties of S. K.	29
Term of	8
Designation of Beneficiary —	
By Board of Directors	36
member	71
When designation fails	77
Detrimental matter, publishing	162
Disability Waiver Benefit —	
Definition	69d
Notice of claim	83
Rejection of claim	83d
Disabled members, relief for	118e
Disclosing medical examination	162
Disobedience, penalty	162
Disposition of applications	109, 121, 154
Dissolution of Subordinate Council	157-161
By Board of Directors	35
Distressed Members — Aid to	122b, 248
District Deputy —	
Act outside of district, when to	63
Appeals from decision of	193
to	194
Appointment of	60
Of council officer to fill vacancy	131
Appoints Trial Committee	175
Demand books, subordinate council	132, 243
Examine charges	174
Expense	64
May suspend subordinate council	159
May declare office in subordinate council vacant	92b
Powers	62
Privilege of floor and debate in State Council	12b
Suspension by	166
Vote, not entitled to in State Council	12b
District, how created	60

	Sections
Divulging cause of rejection, penalty for	162
Double Indemnity Benefit, definition	69c
Proof of death	81
When not paid	73
Dues — Failure to pay	168
How fixed	118
Earnings, how credited	53
Investment expense deducted from	53
Elections	6, 93
Board of Directors	7
Age Limitations	27(5)
State Council Officers	12c
Subordinate council officers	128
in college and university councils	128
Supreme Chaplain	8
Supreme Officers	8
Supreme Warden	8
When majority required	93
One ballot when several of equal degrees to be chosen	93
To fill vacancies in State Councils	58
Subordinate councils	131
Supreme Council	8
Eligibility —	
Officers must be Third Degree members	92a
Of insurance members only for B. of D.	7
To membership	101
Endowment Benefit, definition	69e
Entries, Supreme Council may defer	88b3
Examinations	
By medical examiner	151
Medical examination, when legal	150
Of depositories	40
insurance risks	34-36
investments	41
officers' reports	41
Executive and Finance Committee	40
Appointment	38
Duties and Powers	40
Executive Authority —	
Vested in Board of Directors	9
Expenses —	
Board of Directors	35
May provide for payment of	37
Committees, Supreme Council	27
District Deputies	64
State Deputies	61

	Sections
Supreme Officers	27
Territorial Deputy	64
Expulsion — Causes for	162
Maintenance of insurance after	88b1
Subject to A. C. L. provision	169
Extra Assessments and Contributions	36
False Charges and Statements —	
Penalty for making	162
Fees —	
Initiation	118
Medical Examiner	118, 152
Transfers	227
Withdrawal Card	237
Financial Secretary —	
Appointment by Supreme Knight	128
Bond	130
Collect and receive all moneys	122
Duties	139
Eligibility to office	92a
Issue transfer application	226
membership card	240
withdrawal card	237
Keep accounts	139
Must be third degree member	92a
Notify S. S. on applicants, suspensions, etc.	139, 164
Shall receive membership applications from G. K.	106
Shall notify Insurance Agent of membership	
applications filed	106
When to take office	129
Fines and costs	180
Flag of country to be displayed	124
Forfeiture —	
Maintenance of insurance after	88b1
Notice of	164
Of charter of council	157
death benefit	73
membership	168-169, 218
Special consideration of cases of	168
Forms — Prepared by Committee on Supplies	43
Fourth Degree —	
B. of D. authority	37
Assemblies may establish Columbian Squires	241b
Fraud in application for insurance	73

	Sections
Funds —	
Accident & Health, provision for	47
What constitutes	47
B. of D. may transfer surplus to General Fund	47
Rules and regulations governing made by B. of D.	36(6)
E. and F. Committee shall invest	40(3)
Earnings of credited to	53
Investment expense of	53
Payment or credit of surplus to certificate holders	36(4)
General Account Fund	46
Consists of	46
Deposited in depositories of	31(3), 50
Depositories of approved by B. of D.	35(4)
Manner of disbursement	51
May be consolidated and allocated by B. of D.	36(13)
Specific designation	52
Subordinate council	9
What constitutes	122a
Payments or transfers from	122b
Collected and received by F. S.	139(1)
Treasurer is custodian of	140(1)
Deposited by Treasurer	140(2)
Separate Fund for insurance moneys	140(2)
How withdrawn	140(3 & 4)
Good of the Order — Committee on	23
Grand Knight —	
Application for membership presented to	106
Shall file applications with F. S.	106
Appoint committees	107, 108, 135
Charges against, how preferred, etc.	181
Duties	135
Election	128
Forward charges to D. D.	174
Imposes penalty	173
Inspects ballot box	112
May demand books	132
order general ballot	113
second ballot	112
stay initiation	116
Member of Board of Trustees	145
State Council	12a
Reads notices relative to the Fourth Degree	135
Reads vouchers from F. S. to Treasurer	135
Sends copy of charges to accused	172
Signs orders	135
transfers	226
Vacancies in office of	131
With F. S. notify S. S. of suspensions	164
Guards, duties	144

	Sections
Help to needy members	122b, 248
Honorary life members	118
Honorary members	118
Improperly representing Order	162
Inactive Insurance Member	69, 88, 169
Reinstatement of	217
Provision for continuation of ins. of	88b1
Initiation	109, 117
Approval of S. P. for ins. membership	109
Birth certificate may be required before	101
Fees on initiation	118
transfer	224-227
When stayed	116
Insanity effect on payment of benefit	73
Inspection of ballot	112
Installation of officers	62, 129
Institution, subordinate councils	97
Insubordination	162
Insurance —	
Additional	121
Amounts	70
Annuity	36(10), 69bg, 70(5)
Applicants, age limits	101
examination of	109
Applications for, must be approved by S. P.	102
examined by S. P.	34
Record of	30
Assessments	
Notices of	84
Certificates — See “Benefit Certificates”	81
Continued until equity used up	169
Forms of application	105
Interpleader	75
Member, definition of	69
Election, conditional	109
On minors	36(10)
On wives of members	36(9)
No advance payment of death benefit	75
Not affected by transfer	233
Not controlled by will	76
Notice of nonforfeiture values in case of lapse	84
Papers, custodian of	30
Payment of	83
Provision for continuation of inactive ins. member	88b1
Reinstatement of	216

	Sections
Resolution of Disputes	86
Territory	36
Time limit for filing action in case of lapse	84
Transfers	121, 236
When payable	74
When not paid	73
<p>(Complete details pertaining to the operation of Old System Insurance, New System Insurance and Juvenile Insurance, including tables, are contained in "Rules of the Board of Directors Pertaining to the Administration of the Insurance Systems.")</p>	
Intoxicating Liquors — (See "Alcoholic Beverages")	
Investment expenses	53
Investment of Funds	36, 40, 41, 54
IpsO Facto Suspensions — Members	164, 168, 218
Councils	156
Juvenile Insurance	88c1
Sections of laws that apply	88c2
Lapse, time limit for filing action in case of	84
Last living past state deputy, member of Sup. Council	4a2
Laws (See also "Charter" and "Constitution")	
Amendments to	95, 250
Enforcement by Supreme Council	2
Interpreted by B. of D.	9
Liability under	120, 247-248
Must conform to state laws	96
Of State Councils	56
subordinate councils	97
Supreme Council	18-95
Waiver limitations	246
Lecturer, duties	141
How appointed	128
Legal Advisor	32
Liability of Order	120, 246
Liability of Council	248
Limitation of deposit	55
Limited Service of State Deputy	59
Limited vote of associate members	120
representatives of	5
Liquors, Intoxicating — (See "Alcoholic Beverages")	

Loans —

Entries of may be deferred by Supreme Council	88b3
---	------

Long Term Care Certificates 47, 69b, 69k, 70(3)

Minimum amount	70(3)
Members holding, how classified	70(3)

Medical examination 34(5)

Fees, B. of D. determine	152
For additional insurance	70
membership in new council	153
On admission	109
transfer from associate	235
Papers, disposition of	154
Penalty for disclosing information	162

Medical examiners —

Appointment	147
Duties	151
Fees of	152
For new councils	153
Medical districts	146
Qualifications	148
Removal from office	149

Meetings —

Board of Directors	10
State Council	12e-13
Subordinate council	124
Supreme Council	3
Place of may be postponed or changed	3

Members —

Accused, trial of	170-181
Assistance to needy	122b, 248
Complaints against	171
Defined	16, 69
Disabled	118(e)
Effect of suspension of	169
Engaged in extra hazardous occupations	102
Expelled	162a, 169b
Honorary and Honorary Life	118
How reinstated	217-222
readmitted	239
Inactive insurance	69b, 88
Insurance	69, 109
Insurance, under age 26	118(b)
Misconduct of	162
Needy members	122b, 248
Number to comprise new council	99
Of suspended and dissolved councils	161
Qualifications	101
Readmission of	217, 239

	Sections
Reinstatement of	169, 217
Relief for, when disabled	118e
Suspended	162, 164, 169, 217-222, 238
Transfers of	224-227, 231-236
Membership cards for	240
Trial of accused	170-181
Withdrawal cards for	237
Withdrawn, may rejoin	239
Membership Cards	240
Contents of	240
Printing or altering	162
Merger of councils	249
Mileage and per diem (Also see "Compensation")	27
Minor , not personally liable for assessments	36(3)
Insurance on	36(9)
Misappropriation of funds, penalty for	162
Misconduct of officers and members	162
Misfeasance in office	163
Misrepresentation in medical exam.	73
Mortgages	40, 54
Name of Council —	
May not be that of living person	97
New Councils	100
Medical examination of members of	153
Number of members to form	99
Transfers to form	231
Nonfeasance in office	163
Nonforfeiture values, S. S. to send notice of upon	
lapse	84
Non-insurance territory	36
Non-medical Insurance	34, 36(8), 109(6), 117, 235
Notice —	
of suspensions, etc.	139, 164
Occupational classifications	
B. of D. to determine	36
Offenses and Penalties —	
Of members and officers	162-163
subordinate councils	157-160
Officers — Commissioned by B. of D.	37

Powers —

Of Board of Directors	9
Committees	39-43
District Deputy	62
State Deputy	60
Supreme Council	2
Supreme Knight	28
Territorial Deputy	62

Practical Catholic —

Applicant must be	101
Failure to remain, penalty	168

Prefix “Past” —

Officers entitled to	94
----------------------------	----

Printing or Altering Membership Card 162

Privacy of medical examinations 155

Procedure in trials and appeals 170-203

Proof of death 82

Property —

Of subordinate councils	9
Supreme Council	9
Supreme Secretary, custodian of	30
Warden, custodian of	143

Publishing detrimental matter 162

Qualifications for membership 101

Quarterly meetings of B. of D. 10

Quorum Supreme Council 18

Rates — (See “Assessments” and “Contributions”)

Reactivation —

Conditions governing	217
Fee	217
Inactive Insurance Member	217
Procedure	217

Readmission —

Conditions governing	217
Of expelled members, approval of B. of D.	169b
Withdrawal card required for	239

Reapplication —

Conditions governing	217
Fee	217
Procedure	217

	Sections
Receipts for moneys —	
To be read by Grand Knight	135
Record and Account Books —	
Prepared by Committee on Supplies	43
Recorder —	
Duties of	138
Election of	128
Record in cases of appeal —	
Copy furnished appellant	197
Records —	
Of subordinate council	
Accessible to officers	243
District Deputy may demand	62
In books furnished by Supreme Secretary	138, 139(7)
Supreme Council	30
Refusal of State Deputy to authorize initiation of candidate	
May be appealed	111
Regular meeting—	
State Council	13, 56
Supreme Council	3
Subordinate council	124
Regular Business Meeting, Subordinate Council	124
Reinstatement —	
Application for	217
Inactive insurance members	217
Insurance	216
Must be legal	222
Of councils	223
Payment upon applying for	217
Procedure for	217
Shall be only as law provides	222
Validates benefit certificate	221
Reinsurance and coinsurance risks	36(11)
Rejected Insurance Members —	
May be initiated as associate	109(8)
Rejection —	
By Admission Committee	108, 114
Penalty for divulging cause of	162
Relief for disabled members	118e
Removal of proceedings	189
Removal from office	92b

	Sections
Representatives —	
Of Associate Members, limited vote	5
To State Council	12a
Alternates for	12a
Supreme Council	4a7
Alternates for shall be elected	4b
when to fill vacancies	4c
Residence of applicant	111
If permission of S. D. refused, applicant may appeal to B. of D.	111
Resolutions —	
Of State Councils	56
Supreme Council	22
Retirement Plan	36
Retirement of Supreme Officers	27(5)
Revealing work	162
Rights —	
Of P. G. K. of merged council	249(2)
To appeal	192
summon witnesses	177b
trial	170
Risks —	
Reinsurance and coinsurance	36
Scandal, penalty for giving	162
Seal —	
Custody of Supreme Council	30
Subordinate council	139
Securities of the Order	30
Investments in	40(3)
Several candidates — Ballot on	113
Sick members — aid to	122b, 248
Sixtieth Birthday, definition	69h
Slander	162
Special —	
Funds	31(3)
Meeting- Board of Directors	10, 41(8)
State Council	13
Supreme Council	3
State Council	12e
Audits	56b

	Sections
Meetings	13, 56(a)
Members of	12
Officers of	12c
Vacancies, how filled	58
Organization of	11
Powers and authority	13
Levy assessments	57
Representatives to Supreme Council	4a7
S. K. member of	15
State Deputy —	
Action on new council	97
Appeals to	194
Appoints District Deputies	60
Books of subordinate council accessible to	132, 243
Duties of	60
Election of	12c
Expenses of	61
Has power to suspend council	159
members	166
officers	166
Make districts	60
May declare office in subordinate council vacant	92b
Member of all committees of State Council	60
Member of Supreme Council	4a2
Must approve meeting place of councils	124
Receives council audit reports	145
Removal of trials to	189
Representative of B. of D. and S. K.	60
Suspension by	166
Term of office	12
Limited to four terms	59
Vacancy, how filled	58
When State Secretary shall act for	60(2)
State Secretary —	
When to act for State Deputy	60(2)
Statement —	
False, in application	73, 162
State Officers	12c
When they shall act for State Deputy	60(2)
Status of members of suspended council	161
Subordinate Councils —	
Application to institute	97
Alternates to State Council	12a
Assessments by	123
Associate	35
Bonds of officers of	130
Books of, to be accessible to officers	243

	Sections
By-Laws of	241
Relief Fund	122b
Charter of	98
Dissolution of	35, 157-161
Elections	128
Examination of books of	62(3), 145, 243
Forfeiture of charters	160
Funds	9, 122
Installation of	62, 129
Institution of	97
Ipso facto suspension of	156
Laws and rules for	97-181
May aid needy members	122b, 248
Not be named after living person	97
Meeting place must be approved by S. D.	124
Meetings of	124
Merger of	249
Name, how selected	98
Not to be instituted before charter granted	98
Number necessary to institute	99
organize State Council	11
Offenses of	157
Officers	126
Bonds required for F. S. and Treasurer	130
Election and term	128
Officers, bonded	130
May be removed	92b
Order of business of	125
Penalties for offenses of	157
Property of	9
Reinstatement of	223
Status of suspended members of	161
Summary, suspension of	159
Suspension	156
Effect of	160
How ordered	158-159
Notice of	160
Vacancies in office, how filled	131
When to qualify	129
Suicide, effect on payment of death benefit	73
Suits, action within one year	74
Summary Suspension —	
Members	166
Officers	165-166
Subordinate council	158-159

	Sections
Summons	177b, 177c
Supervision —	
Of councils, by D. D.	62
funds and property	9, 35
By trustees	145
medical examiners, by S. P.	34
Supplies — Committee on	43
Surplus , may be paid to certificate holders	36(4)
Supreme Advocate —	
Appointment of	8
Approves council by-laws	241
Duties of	32
Examines charges against Sup. and State officers	183
legality of death claims	32
Legal advisor of Order	32
Term of	8
Supreme Chaplain	33
Election of	8
Member of Supreme Council	4a5
B. of D.	7
Not subject to retirement at age 70	27(5)
Term of	8
Supreme Council	1
Alternates	4b
Committees of	19
Composed of	4
Credentials	20
Elections	7
Funds (See “Funds”)	
Has power to legislate	2
May defer entries	88b3
Meetings	3
Order of business	21
May be postponed	3
Place of may be changed	3
Members of	4
Officers	8
Place of meeting	3
How changed	3
Powers	2
Qualifications of representatives	4
Quorum	18
Representatives	4a7
Seal, custody of	30
Shall enforce laws	2
Special sessions of	3
Supreme Director’s term	7, 27(5)
Time of meeting	3
How changed	3

Sections

Supreme Directors (See "Board of Directors")

Supreme Knight

Appeal from	194
Appointment of	8
Appoints Committees of B. of D.	38
Supreme Council	19
Financial Secretaries	128
Member temporarily to Supreme Officer	28(5)
Territorial Deputies	14
Approves assessment and contribution calls	28
Chief Executive Officer	28
Directs merger of councils	249
Duties of	28
Examines charges against Officers	183
Ex officio member of all committees	15
May call special meeting of Supreme Council	3
remove proceedings on charges	189
suspend any officer or member	165
or dissolve councils	158
Member of State Council	15
Presides at meetings	15
Signs charters, certificates, etc.	28
Term of	8

Supreme Officers

Compensation	8
How chosen	27(3)
Hold office until successors qualify	8
Insurance members	6
Member of Supreme Council	7
Retirement	4a5
Term	27(5)
Vacancy, how filled	8

Supreme Secretary, appointment of

Duties	8
Keep record of E. and F. Committee Meetings	30
Member of Supreme Council	40(4)
E. and F. Committee	4a5
Committee on Charters	38
Supplies	38
Send notice of assessment and contribution	43
Send notice of automatic non-forfeiture values	84
Term of	84
	8

Supreme Treasurer, appointment of

Duties of	8
Member of Supreme Council	31
Term of	4a5
	8

Suspension

	Sections
Election	126
Report	125
Vacancy in office	131
Trial	170-203
Appeals	192-203
Charges against District Deputies and chapter officers ...	188
Grand Knights	181
members	170
Supreme and State Officers	182-187
Committee	175-178
Compensation of advocate	177a
Costs in, and on appeals	177e, 180, 204
Determination of B. of D. final	9
Proceedings, removal of	189
Procedure	170-203, 177b, 204, 205
Summons	177b, 177c
Witnesses	177b, 204, 205
Trustees, Board of	145
District Deputy may assign duties to	62
Election	126
Make semi-annual audits	145
May order payments	139(8)
To approve payment of moneys	140
Vouchers to be deposited with	135(6)
Under age 26 —	
Insurance members who are	118(b)
Vacancies —	
In State Councils	58
subordinate councils	131
May be declared	92b
In Supreme Officers	8
Representatives	4c
In Board of Directors	7
Violation of laws, penalty for	162
Vote —	
On application for membership	112-113
insurance money or matters	5, 120
transfer application	225
trial of Supreme or State Officers	185
Waiver of Laws — No authority for	80, 246
Warden —	
Of State Council	12c
subordinate council, duties	143

	Sections
Supreme Council	8
Will —	
Payment of death benefit not controlled by	76
Withdrawal Card	237, 239
Witnesses	177b, 184
Wives of members, insurance on	36(9)

