

CONSTITUTION AND BY-LAWS
of
THE MUTUAL AID SOCIETY
of
THE UNITY OF THE BRETHREN

Organized August 15, 1905
in Shiner, Lavaca County, Texas



MOTTO OF THE SOCIETY

*"Bear Ye One Another's Burdens,
And So Fulfill The Law of Christ."
Galatians 6:2*

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CONSTITUTION

Article I. The Name

The name of this organization is “The Mutual Aid Society of The Unity of the Brethren.”

Article II. The Purpose

The purposes for which this Mutual Aid Society is organized are:

1. To give the survivors of its deceased members a certain sum of money as an alleviation.
2. To support charitable and benevolent enterprises and undertakings of mutual self-protection.
3. To perform deeds of love and charity in general wherever it is necessary, especially among its own membership.

Article III. The Membership

Anyone may become a member of the Mutual Aid Society through several different membership options. (Bryan/College Station 2014)

1. Annual membership is available for those sixteen (16) through sixty (60) years of age. Lifetime membership is available for those zero (0) years of age through sixty (60) years of age. Over 60 Membership is available for those over the age of 60. Enrollment is open to members of a Unity of the Brethren congregation or their spouse, child or grandchild.
2. The Local Secretary shall be the advisor of all applications and he may consult the minister of his congregation for advice.
3. Only one Certificate shall be issued to a member.

Article IV. The Rights of the Member

1. The Mutual Aid Society binds itself to pay at the death of a member to the beneficiary (see By-Laws, Article I, Paragraph 8) within sixty (60) days of notification, a sum determined by the last Convention, to be no less than \$1,000, with the exception of Over 60 Membership. (College Station 1998) (College Station 2014)
2. It is expected that the members of the Mutual Aid Society will aid each other during the time of their earthly life in illness or hardships in the spirit of our Heavenly Father and our Lord Jesus Christ.

Article V. The Obligations of the Members

Each member binds himself to a faithful and diligent fulfillment of his calling, the living of a faithful Christian life, and a faithful fulfillment and observance of the By-Laws.

Article VI. The Administrative Council

1. The affairs of the Mutual Aid Society between the Conventions are administered by six (6) directors elected by the Convention for a period of four (4) years.
2. These directors constitute themselves immediately after their election as the so-called "Administrative Board of the Mutual Aid Society," and elect from among themselves a President, Vice President, Treasurer, General Secretary, and a Secretary-Treasurer of the Junior Department. The newly elected members of the Administrative Board shall take office no later than sixty (60) days after the Convention.
3. The Administrative Board is assigned the special care of establishing and expanding the reserve fund.
4. The home office of the Administrative Board shall always be the place of residence of its General Secretary.

Article VII. The Surplus

No individual member and no official shall have any personal profit or benefit from the incomes and surpluses of the Mutual Aid Society. After full death benefits have been assured to all members, possible surpluses should be used for the support of the religious and church work of the Unity of the Brethren or for general benevolence. Such contributions are granted by the Convention.

Article VIII. The Conclusion

1. The Mutual Aid Society does not observe any special holidays of its own and does not foster any special celebrations.
2. The Constitution may be changed or amended only at a Convention by a majority of two-thirds of the votes. (same as By-Laws changes, see By-Laws Article XII)

BY-LAWS

Article I. The Membership

1. Anyone may become a member of the Mutual Aid Society who is a member of a congregation of the Unity of the Brethren, or can furnish proof that he/she was baptized in a Brethren congregation or by a minister in good standing in the Unity of the Brethren. (By the word "congregation" one may understand an organized and chartered congregation, unorganized "mission" or even a private single family, which is under the care of a minister in good standing with the Unity of the Brethren.) Several membership options are available:

a. **Annual Mutual Aid Adult Membership** is available to members between the ages of 16 and 60 who pay 15 assessments per year. The assessment rate is determined by their age at entry. Those members joining at age 20 or older also pay a one-time entrance fee according to their age.

i. Entrance fees are determined according to this table:

From 16 to 20 years \$0.00	From 48 to 49 years \$14.00
From 20 to 25 years 1.00	From 49 to 50 years 15.00
From 25 to 30 years 2.00	From 50 to 51 years 17.00
From 30 to 35 years 3.00	From 51 to 52 years 19.00
From 35 to 40 years 5.00	From 52 to 53 years 21.00
From 40 to 41 years 6.00	From 53 to 54 years 23.00
From 41 to 42 years 7.00	From 54 to 55 years 25.00
From 42 to 43 years 8.00	From 55 to 56 years 28.00
From 43 to 44 years 9.00	From 56 to 57 years 31.00
From 44 to 45 years 10.00	From 57 to 58 years 34.00
From 45 to 46 years 11.00	From 58 to 59 years 37.00
From 46 to 47 years 12.00	From 59 to 60 years 40.00
From 47 to 48 years 13.00	

ii. Death assessments are determined according to age at the time of entry into the Mutual Aid Society as follows:

16 to 20 years of age pay \$1.00 for each death
20 to 25 years of age pay 1.10 for each death
25 to 30 years of age pay 1.20 for each death
30 to 35 years of age pay 1.35 for each death
35 to 40 years of age pay 1.50 for each death
40 to 45 years of age pay 1.75 for each death
45 to 50 years of age pay 2.00 for each death
50 to 55 years of age pay 2.50 for each death
55 to 60 years of age pay 3.00 for each death

iii. The applicant shall pay the entrance fee and the initial death assessment with his application.

- iv. Besides the assessment fees, the members are obligated to pay into the central treasury each year a special administrative fee of \$4.00 to defray the current expenses of the Mutual Aid Society. (Taylor 1992) (New Tabor 2004) (Taylor 2006)
- v. The administrative fee will be collected annually regardless of the number of deaths.
- vi. New members are exempt from paying the special administrative fee in the year in which they were received as members into the Mutual Aid Society.
- vii. If there should be more than fifteen (15) deaths in any one year, the annual members are obligated to pay fifteen (15) death assessments only, and the additional death benefits will be paid from the reserve fund as long as Convention does not order otherwise. The "year" has been defined as a period of twelve (12) months beginning with November 1, and ending with October 31 of the following year.
- viii.
 - 1. A member who belongs to the Mutual Aid Society for more than twenty-five (25) years and who has reached the age of seventy (70) years becomes exempt and does not pay any further death benefits assessments or administrative fees.
 - 2. A member who joins the Mutual Aid Society at the age of sixteen (16) and remains in continuous membership to the age of sixty-five (65) becomes exempt and shall pay no further death benefits assessments or administrative fees; however, he shall continue as a member in good standing. (Granger 1984)
 - 3. Exempt members cease paying at the beginning of the following fiscal year. If a member reaches the age of (65) or (70) respectively on November 1, and any date later in the year, the member must pay all the benefits and administrative fees to the end of such fiscal year, November 1 through October 31.
- ix. Several locals also collect dues that range from \$0.25 to \$1.00 per member per year.

- b. **Lifetime Membership** can be purchased according to the new member's age at entry. No other assessments, fees or dues will ever be collected. Rates are available on the Lifetime Membership fee chart below. (Ocker 2008)

Age	One-Time Payment	Age	One-Time Payment	Age	One-Time Payment	Age	One-Time Payment
0	\$255	15	\$397	30	\$618	45	\$963
1	\$262	16	\$409	31	\$637	46	\$991
2	\$270	17	\$421	32	\$656	47	\$1021
3	\$278	18	\$434	33	\$675	48	\$1052
4	\$287	19	\$447	34	\$695	49	\$1084
5	\$295	20	\$460	35	\$717	50	\$1117
6	\$304	21	\$474	36	\$738	51	\$1150
7	\$313	22	\$488	37	\$760	52	\$1185
8	\$323	23	\$502	38	\$783	53	\$1220
9	\$332	24	\$518	39	\$807	54	\$1255
10	\$342	25	\$533	40	\$830	55	\$1295
11	\$353	26	\$549	41	\$855	56	\$1332
12	\$363	27	\$566	42	\$881	57	\$1372
13	\$374	28	\$582	43	\$908	58	\$1415
14	\$385	29	\$600	44	\$934	59	\$1457

- c. **Over 60 Membership** is for members over age 60 who can join for the purposes of benevolence, voting and representation rights. Members pay \$100 per year until they have paid in \$1,500, at which time no more annual assessments are due. The death benefit for these members is only the amount that has been paid into the Society. If these members stop paying before \$1,500 has been paid in, membership ceases and all dues paid are forfeited. (Ocker 2008)
2. The applicant shall apply for membership to the officer in his home congregation. If there is no Local in his congregation, he shall apply directly to the General Secretary of the Administrative Board.
 3. The application shall be signed by the President and Secretary of the home Local, a minister, and two elders of the congregation as proof that the applicant is a member of the Unity of the Brethren and in good health.
 4. Where there is no organized congregation of the Unity, the signatures of the minister and two witnesses are sufficient proof that the applicant actually maintains a relationship with the Unity of the Brethren because of his home background, while attending and participating in another church because there is no Brethren Church accessible.

5. The General Secretary shall approve the application based on the recommendation of those in the local by signing the application. In cases of question, the consent of two-third majority of the Administrative Board is necessary for final acceptance.
6. Every new member shall receive a Certificate of membership properly executed by the officers of the Administrative Board and attested by the officers of the Local.
7. The applicant becomes a full member of the Mutual Aid Society and his beneficiaries are entitled to the death benefit only after his Certificate of membership has been legally signed by the officers of the Administrative Board, and only then begin the member's obligations toward the Mutual Aid Society.
8. Every applicant for membership must state in his application the name or names of his beneficiary, or beneficiaries.
9. If a member should wish to change the provisions of his Certificate of membership and to designate someone else as the beneficiary, he shall fill out before an officer of his Local as witness (if there is no Local, or if it is geographically inconvenient for an officer of the Local to be a witness, then before another trustworthy witness or a notary), his Certificate of membership and send it to the General Secretary. Then a new Certificate will be issued to him in the usual manner. (Dime Box 2002)
10. If a member presents a sworn and notarized statement that his Certificate has been destroyed or lost, a duplicate of the missing Certificate may be issued to him. The original Certificate then loses its validity, and in case it is found it should be sent to the General Secretary for filing.
11. With every application for a change or a duplication of the Certificate of membership, the applicant is obligated to send a fee of one dollar (\$1.00) to defray the expenses connected therewith.
12. The members are duty bound to lead a true Christian life, to perform deeds of love to their fellow men, especially to the members of the Mutual Aid Society, and in general to prove themselves always and everywhere as true followers of the best Friend of the poor and the Physician of the sick, the Lord Jesus Christ.
13. Every member is also obligated to report every change of his residence and address to the Secretary of the Local of which he is a member. Every member at large is obligated to report his change of residence and address to the General Secretary of the Administrative Board.
14. The members are also obligated to remit their dues on time and to fulfill all other membership obligations.
15. The beneficiary named in the Certificate of membership (see Article I, Paragraph 8) is entitled to the death benefit if the deceased member during his lifetime has fulfilled all of his obligations toward the Mutual Aid Society.

16. If the beneficiary named in the Certificate of membership (see Article I, Paragraph 8) should either be dead or legally unqualified, or according to law not entitled to receive the death benefit bequeathed to him, and, if before his death, the holder of the Certificate has not named another beneficiary in a new Certificate of membership, his death benefit will fall as inheritance on his legal heirs in this order: 1) wife or husband of the member, 2) children and adopted children (grandchildren receive the portion which they or their parents would have been entitled), 3) parents, 4) brother or sister (or surviving child or children). Brothers and sisters receive per capita, and nephews and nieces and grandchildren receive per stirpes according to the Texas Law of Descent and Distribution.
17. If the beneficiary has made no claim to the benefit within two years after the member's death, the death benefit shall become a part of the reserve fund and the member shall be removed from the membership roll. (Dime Box 2002)
18. Every member is entitled to all the privileges which Mutual Aid Society offers to its members during their lifetime (except members of Special Locals - see Article X, Paragraph 1c).
19. Members have the right, even the duty, to take active part in the administration of the affairs of the Society not only in their Locals, but also in regular Conventions (except members of Special Locals - see Article X, Paragraph 1c).
20. The individual members are represented in the Convention, and thus in the administration of the Society's affairs, by a delegate of their Local. (Except members of Special Locals.) The delegate must be a member of the Local which he represents.
21. A member loses all claims upon the Society who, in his application, has made false statements or failed to reveal information which endangers the welfare of the Society.
22. A member who has resigned from or dropped out of the Unity of the Brethren Church and become a member of some other Christian Church remains a member of the Mutual Aid Society and shall retain all rights and privileges of membership in the Mutual Aid Society. (Taylor 1992)
23. A member who fails to remit his assessment fee to the General Secretary or Secretary of his Local within sixty (60) days after the due date, shall be requested for payment by the General Secretary in a late. (Dime Box 2002) (New Tabor 2004)
24. Should it be necessary to press any member for his assessment fees in this manner, a ten dollar (\$10.00) late fee shall be added to his total delinquency to defray his expenses herewith connected. (New Tabor 2004)
25. Should any member fail or refuse to pay his fees and expenses despite the request for payment by the General Secretary or Secretary of his Local, the General Secretary has the right either to drop the member immediately or, if he considers it advisable under the circumstances, to suspend him from his death benefits for some time.
26. In his allotted period of grace, the suspended member loses all rights of membership and all benefits resulting from it. (see Article I, Paragraph 25)

27. Should such a member die during his period of suspension, his survivors are not entitled to any death benefit.
28. Every suspended member shall be notified of his suspension by a letter, and in this letter his attention shall be specially and definitely called to the provision and meaning of this paragraph. (Dime Box 2002)
29. Should the suspended member wish to become a full member of the Mutual Aid Society again, he must not only pay his past dues, but he must also, before two (2) members of the society as witnesses, sign a written statement that during his suspension he has not developed any serious illness and that at the time of his reinstatement he is in good health.
30. If the Administrative Board is in doubt about the state of health of the suspended member, it has not only the right, but also the duty to demand before his reinstatement beside his own statement also a statement from a recognized physician.
31. If the suspended member should not pay his past due assessments by the next billing cycle and should he not renew his membership in accordance with paragraphs 29 and 30 of this article, he has expelled himself from the Mutual Aid Society by nonfulfillment of his obligations. (Dime Box 2002)
32. If a member has lost the right of membership in the Mutual Aid Society, he may become a member again if he fulfills again the requirements of Article III of the Constitution and Article I of the By-Laws.

Article II. The Administration

1. The supreme administration of the Mutual Aid Society rests in the hands of all of its members.
2. All members execute this administration in equal manner at the Conventions through delegates elected by Locals.
3. To administer the affairs of the Mutual Aid Society between the Conventions, the regular Convention elects from its own midst an Administrative Board of six (6) members. (see Article IV)
4. The local affairs are administered by the members themselves in their Local. (see Article X)

Article III. The Conventions

1. A regular Convention shall be held once in two (2) years. A special Convention may be held whenever a necessity for one arises. (see Article III, Paragraph 7) A Convention

must have a quorum of two-thirds of accredited Delegates present before the Convention can convene.

2. The Conventions shall not in any way be dependent upon Conventions of any other organization of the Unity of the Brethren.
3. The Conventions are composed of the members of the Administrative Board and of Delegates of the individual Locals.
4. No reimbursement is paid to the members of the Convention for time lost while traveling or during the sessions of the Convention.
5. The Convention shall be held as a rule on the Hus Memorial Day, July 6; if this is impossible, then the Administrative Board sets the time and also selects the place, provided the previous Convention itself had not already selected the place.
6. The time and place of the Convention shall be publicly announced in the official publication of the Society at least a month before its opening.
7. If the organized Locals request in writing a special Convention, the Administrative Board is obligated to publish their request together with the reasons for a special Convention in the *official publication of the Society*. If one-half ($\frac{1}{2}$) of the Locals recognize this request as valid and approve the calling of a special Convention, the Administrative Board is obligated to call such a Convention as soon as possible in the usual manner.
8. Every Convention shall begin with a public divine worship service, and its every separate session shall begin and close with a devotion or at least a prayer.
9. Offerings accepted during the Convention shall be shared equally with the host congregation.
10. The order of procedure of the Convention, as long as the Convention itself does not decide otherwise, shall be as follows:
 - a. Opening of Convention by a public worship service or a devotion.
 - b. Calling the roll of the Administrative Board.
 - c. Reading names of Locals and names of their elected Delegates.
 - d. Election of Convention officers. See Paragraph 15. (Dime Box 2002)
 - e. Reading of letters and greetings.
 - f. Reading of minutes of last Convention.
 - g. Appointment of various Convention committees from the delegates present.
 - h. Report of the President of the Board.

- i. Report of the General Secretary
 - j. Report of the Secretary-Treasurer of the Junior Department.
 - k. Report of the Treasurer. (Dime Box 2002)
 - l. Resolution of unfinished business.
 - m. Report of the various Convention committees.
 - n. Consideration of motions and recommendations of the Administrative Board and Convention committees.
 - o. Consideration of the motions of other Delegates.
 - p. Election of new members of the Administrative Board and of Officers.
 - q. Installation of officers into their offices.
 - r. Reading of Minutes.
 - s. Paying of the traveling and other Convention expenses.
 - t. Closing of the Convention with a devotion or prayer.
11. Traveling and Convention expenses shall be paid to the Delegates and to the members of the Administrative Board from the central treasury. Members of standing committees, who are not members of the Administrative Board, shall also be paid from the central treasury. (Ocker 1986)
12. The traveling expenses of the members of the Convention shall be determined on the basis of the distance between their home and the Convention site at the round trip rate per mile to be determined by the Administrative Board at its meeting prior to the Convention. (Dime Box 2002) (Ocker 2008)
13. The cost of the Convention meals shall be paid for the members of the Convention by the Society. (Ocker 1986)
14. All voting at the Convention will be by show of hands of Delegates unless otherwise requested by secret ballot. A Delegate drops into the voting box the same number of voting tickets as his Local is entitled to vote. (see Article X, Paragraph 11)
15. The Administrative Board, with the approval of the Convention, may serve as officials of the Convention, namely: President, Vice President, Recording Secretary, and Assistants.
16. After their election, the Recording Secretary names the different working committees from the delegates present.

17. Every Delegate shall present to the Convention his credentials signed by the President and Secretary of his Local and mark on it the amount of his traveling expenses. These credentials are to be turned over to the committee on credentials for further consideration.
18. At the beginning of each session of the Convention the names of all members of the Convention are called in order that their presence at the Convention proceedings might be determined.
19. The Recording Secretary elected by the Convention is responsible for the recording of the minutes and for their publication in the official publication of the Mutual Aid Society.
20. The minutes are read and approved at the end of the last session.
21.
 - a. After all other business has been disposed of, the Convention elects from its midst an Administrative Board of six (6) members.
 - b. It also elects a two (2) member committee, whose duty is to audit the books of the Secretary and of the Treasurer, and the Secretary-Treasurer of the Junior Department each year and to publish the findings of their examination in the official publication of the Society as part of the Convention minutes. (Dime Box 2002) (Ocker 2008)
 - c. Remuneration for the Administrative Board, the Auditing committee, and the Convention Recording Secretary and Assistant Recording Secretary is set forth in the budget adopted by each convention.
22. For a special Convention the same rules and regulations are effective as for a regular Convention.

Article IV. The Administrative Board

1. The Administrative Board is composed of six (6) directors elected at the Convention in accordance with Article VI of the Constitution.
2. The directors are elected for four (4) years and at the expiration of this term they may be re-elected as long as their services are satisfactory.
3. Every two (2) years three (3) directors drop out and their places are filled by new elections for the next four (4) years.
4. The Administrative Board itself fills vacancies on the Board caused by deaths or resignations. This appointment is valid only until the next Convention. In case of necessity, the thus completed Administrative Board may effect a new election of officers.
5. The Administrative Board shall hold regular meetings, whose time and place the President determines, and shall execute in them the current affairs of the Mutual Aid Society.

6. The President also has the right to call as many special meetings as he deems necessary, and has the duty to do so if two (2) members of the Administrative Board petition him for it in writing.
7. The duties of the Administrative Board are: 1) the care for the growth and expansion of the reserve fund, 2) general supervision over the whole organization and its individual officers, 3) accepting and dropping of members, 4) granting of payments of the death benefits, 5) examining of all accounts and invoices for payment, 6) calling of regular and special Conventions, and 7) in general, the attention to all incident affairs affecting the Mutual Aid Society.
8. The Administrative Board has the right to invest the funds of the Mutual Aid Society in United States Securities, in securities of the State of Texas, and in other safe and legally valid securities and bonds, and has the full right to release these securities from the ownership of the Mutual Aid Society to receive money for their payment in the name of the Mutual Aid Society.
9. In the meetings of the Administrative Board, three (3) members constitute a quorum if the President is present. If the President himself does not preside, then at least four (4) members of the Board must be present in the meeting in order to be able to decide legally about the affairs of the Mutual Aid Society.
10. Proper minutes of all the meetings of the Administrative Board shall be written up by the Secretary or some other member.
11. These minutes are read and approved only in the meetings of the Administrative Board. The President or some other member gives a summary report of all the actions of the Administrative Board at the Convention. If some member of the Convention or some member of the Mutual Aid in general desires to know all further details on how the Administrative Board disposed of one or the other matter, he has the right, indeed the duty, to look into the minutes and other records of the Administrative Board and to request their further detailed explanations.
12. The Administrative Board has the right to pay its own members from the current receipts of the Mutual Aid Society for their traveling and personal expenses to all officially created meetings.
13. The Administrative Board has the right to invite, if it finds it advisable and profitable, any one of the ministers of the Unity to its meetings as its invited minister or ministers and pay their traveling and personal expenses from the central treasury of the Mutual Aid Society.
14. The members of the Administrative Board have equal rights with the Delegates of the Convention but have only one (1) vote. If the member of the Administrative Board is at the same time a Delegate of his Local, he loses his vote and acquires as many votes as he is entitled to as a representative of his Local.
15. The Convention grants to the members of the Administrative Board and to the members of the Auditing Committee a certain reward for their services. (Snook 1990)

16. The Administrative Board shall have the right to secure the services of a qualified attorney-at-law to represent and protect the interest of the Mutual Aid Society, its officers, and its membership when legal council would prove desirable or beneficial. (Ocker 1986)

Article V. The President

1. The Administrative Board itself elects from its own midst its President and thus the President of the whole Mutual Aid Society (see Constitution Article VI, Paragraph 2).
2. The President has the right and the duty to call and preside over all the meetings of the Administrative Board. In his absence or at his request, the Vice President shall take his place.
3. The President has the right to examine the books of the Treasurer and Secretary whenever he desires, or to let a committee named by him for this purpose to do it for him, besides the Auditing Committee elected by the Convention.
4. To him also belongs the right to affirm with his signature all the minutes and attest all documents executed in the name of the Mutual Aid Society by the General Secretary.
5. In the name of the Administrative Board, the President also calls to order the Conventions of the Mutual Aid Society and presides over them until Convention officers are elected.
6. The Convention grants to him an appropriate compensation for his services. (see By-Laws Article IV, Paragraph 15)

Article VI. The Vice President

1. The duties of the Vice President are:
 - a. The Vice President shall assume the duties of the President in his absence in a meeting, or upon the request of the President. (Ocker 1986)
 - b. The Vice President shall assume the duties of the President in case a vacancy occurs in the office of the President. He shall continue in this office until the election of the new Administrative Board following the next Convention, unless in filling its vacancies the Administrative Board chooses to effect a new election of its officers. (see Article IV, Paragraph 5) (Ocker 1986)
 - c. The Convention grants the Vice President an appropriate compensation for services rendered. (see Article IV, Paragraph 15)

Article VII. The Treasurer

1. The duties of the Treasurer are:
 - a. To solicit sound mortgage loans with the help and cooperation of the Administrative Board.
 - b. To keep an accurate record of all mortgage loans and of property insurance on these loans.
 - c. To have the responsibility of collecting all the principal and interest on these loans.
 - d. To receive proof of deposit for all money transferred from the General Secretary and shall keep a precise record of receipts and disbursements. (Dime Box 2002).
 - e. To pay out all current expenditures of the Mutual Aid Society. (Dime Box 2002)
2. In order that the death benefits may be paid without delay, the Treasurer keeps current assets equal to twenty death payments.
3. Bank checks issued shall be jointly signed by any two of the following: the President, the General Secretary, the Treasurer. (Dime Box 2002)
4. The Treasurer is obligated to make a detailed report in the regular Convention about the assets of the Mutual Aid Society entrusted to him.
5. The Treasurer shall be bonded. (Dime Box 2002)
6. The Convention grants the Treasurer the appropriate compensation for services rendered. (see Article IV, Paragraph 15)

Article VIII. The General Secretary

1. The duties of the General Secretary are:
 - a. To keep a complete record of all the members, their addresses, ages, date of becoming a member, etc.
 - b. To collect all entrance fees, assessments, etc. and transfer such to the Treasurer by means of deposit to the central treasury. (Dime Box 2002)
 - c. To execute and sign membership Certificates.
 - d. To present a written report to the Administrative Board on the state of the Society at its Board meetings.
 - e. To take care of all correspondence.

- f. To announce deaths in the official publication of the Society publicly and to all the Secretaries of the Locals privately.
- g. To pay death benefits to the beneficiaries of deceased members.
2. The General Secretary also receives and examines all the applications of new members. If the applications are properly executed and signed, the General Secretary decides upon the acceptances. If there is something irregular or doubtful in the applications, the General Secretary shall present them for consideration to the whole Administrative Board. (see Article I, Paragraph 5)
3. The General Secretary shall be bonded. (Dime Box 2002)
4. The Convention grants to the General Secretary an appropriate compensation for services rendered. (see Article IV, Paragraph 15)

Article IX. The Secretary-Treasurer of the Junior Department

1. The duties of the Secretary-Treasurer of the Junior Department shall be the same as the General Secretary (see Article VIII, Paragraphs 1 and 2); however, only as related to the applications and memberships of the Junior Department as further outlined in its Constitution and By-Laws. (Ocker 1986) (Dime Box 2002)
2. The Convention grants the Secretary-Treasurer of the Junior Department the appropriate compensation for services rendered. (see Article IV, Paragraph 15) (Ocker 1986)
3. The Secretary-Treasurer of the Junior Department shall be bonded. (Dime Box 2002)

Article X. The Locals

1.
 - a. In every congregation (or community) where there are at least ten (10) members of the Mutual Aid Society a Local may be and should be organized.
 - b. Locals have full rights in the Mutual Aid Society as long as they are Locals in congregations which are in full membership in the Unity of the Brethren.
 - c. Should a congregation withdraw from fellowship in the Unity of the Brethren, the Mutual Aid Society in such a congregation may continue as a Special Local to safeguard the interests of its members, but without the privilege of accepting new members (except by transfer), and without Convention participation privileges.
2. Members living far from organized congregations and Locals may be organized into the so-called "Local-at-Large". The President and General Secretary of the Mutual Aid Society shall be its officers.
3. If a member wishes to transfer from one Local to another, the transfers should be made through the office of the General Secretary.

4. The Locals shall conduct regular meetings.
5. The meetings shall be conducted in a Christian spirit and shall begin and close with a prayer.
6. The order of procedure in Local meetings should be, if possible, as follows:
 - a. A prayer or a devotional.
 - b. Reading of the duties of the officers.
 - c. Roll call of the officers.
 - d. Reading of the minutes.
 - e. Reading of letters.
 - f. Report of officers.
 - g. Unfinished and postponed business
 - h. Report of the examining and other committees.
 - i. Motions from the floor.
 - j. Election of officers and Delegates to the Convention.
 - k. Reading the resolutions.
 - l. Installation of the officers.
 - m. Closing with a prayer.
7. The Locals may elect in their regular meeting a President, Vice President, Secretary, Treasurer, and a Delegate to the Convention. One person may hold more than one office.
8. The President calls and presides at the meetings. Another officer takes his place if he should not be present.
9. The duties of the Secretary are:
 - a. To write up the minutes of the meetings, and to keep a correct record of the members of his Local. (Dime Box 2002)
 - b. To encourage timely payment of membership fees and assist the General Secretary as needed.
10. The Treasurer takes care of the Local treasury and pays expenses. (Dime Box 2002)

11. The Locals have the right to send from their midst one Delegate to the Convention. This Delegate holds as many votes as his Local is entitled to according to the number of its members. For the first ten (10) to twenty-five (25) members the Delegate shall cast one (1) vote and for every other twenty-five (25) or a fraction larger than fifteen (15) an additional vote. (see Article III, Paragraph 14)
12. The Local shall solicit applications from new members, examine them carefully and send them with their opinion to the General Secretary for final action. (Article I, Paragraph 2)
13. The Locals have the right to assess some contribution for Local. (New Tabor)
14. From its home treasury a Local may assist its members in payment of their assessments, if they should be in dire need of such assistance.
15. The Locals have a moral duty to visit their sick and otherwise suffering fellow members and to help them in their distress as much as possible.
16. If the Local should not be financially able to render an adequate and necessary aid to its needy members, then it may communicate with the Administrative Board. If the Board recognizes the request for help as necessary, it shall then ask all other Locals to conduct free will contributions among its members. The Board shall keep a detailed record of such contributions and shall hand the proceeds to the needy ones through their Locals.

Article XI. The Reserve Fund

1. The reserve fund shall be a protection to the members who remain in the Society and their guarantee that the death benefits will be paid to their beneficiaries under any and all circumstances.
2. After the fund has become large enough it shall also make possible the freeing of the older members from paying their assessment fees. (see Article I, Paragraph 1.a.viii)
3. Into the reserve fund shall be placed the following: entrance fees, possible wills to the Society, balances from assessments, and the balance left from the special administrative fee after all current expenses have been paid. Balance of interest on loans shall be included in the reserve fund.
4. The current reserve fund shall be invested in any prudent investment vehicle which reflects the Society's concern for good stewardship of its assets. This may be in the form of notes, bonds, or mutual funds. The interest and capital gains may be invested in any type of investment vehicle. Adequate financial advice will be sought before investments are made by the Treasurer, who is a bonded employee, with the approval of the Administrative Board. (Snook 1996)
5. a. Interest rates for loans made by the Society shall be determined by the Administrative Board using current rates as a guideline. (Nelsonville 2010)

- b. A first lien or second lien is required on all loans. (Dime Box 2002)
6. A legally executed deed of trust by a legal advisor is considered a good legal guarantee, and the Administrative Board is authorized to loan money against a deed of trust as well as against a real estate note.
7. With every request for a loan, the petitioner is obligated to defray the expenses connected with the procurement and execution of the loan.
8. The cash on hand in the reserve fund shall be deposited in the name of the Mutual Aid Society and in banks which can offer a satisfactory insurance against the loss of such money.

Article XII. The By-Laws

1. The By-Laws of the Mutual Aid Society may be changed or amended only at a Convention by a two-thirds (2/3) majority of votes.
2. If the necessity to change or amend the By-Laws becomes evident, then the Convention shall elect from its membership a three (3) member committee, which, if a minor change is contemplated, shall consider the proposed change or amendment right away and shall recommend it to the Convention for further consideration and for final action.
3. In order that the acceptance of serious changes or amendments might be avoided, the Convention shall elect from its membership a committee composed of three (3) members whose duty shall be to consider carefully any major proposed change or amendment, to publish it in the *official publication of the Society* and to present it to the next Convention for final consideration and disposition.
4. The supplements to and the amendments of the By-Laws are approved by voting first about each point separately and then about the whole change.
5. Any major change of the Constitution or By-Laws requires their new printing and sending of copies to all members through the Local lodges.
6. If only lesser changes or amendments have been made, the printing and distribution of such changes is sufficient. It should be printed in such a form, that it could be added as an additional paragraph of Article XIII - the concluding provisions. At the next printing of the whole Constitution and By-Laws, such an article will be placed in its proper place.
7. Changes and amendments shall become effective sixty (60) days after they have been passed. During this time they shall be printed and copies sent to the Local lodges.

Article XIII. The Concluding Provisions

1. All written notices mailed and addressed by the Administrative Board or by the officers of the Locals to the members' last known address shall be considered as lawful and valid. The Society does not accept any responsibility for non-delivery of such notices.
2. Any notices published in the official publication of the Society are also considered to be sufficient and official written notices.
3. The official publication of the Mutual Aid Society is the *Brethren Journal*. Every member, or his family, is strongly encouraged to subscribe to the *Brethren Journal*. (Dime Box 2002)
4. Every case of death should be announced to the officers of the Local without delay. The membership Certificate of the departed shall be submitted together with this announcement and a certified death certificate. In the absence of a Local, the General Secretary must be notified.
5. In cases where members of a Local are unable to pay death assessments due to hardship or financial difficulty, officers of the Local may draw from a "Contingency Fund" established by the Administrative Board, and make the payments from that fund. These payments may be made for only one year, after which the case is subject to further review. (College Station 1998)

JUNIOR DEPARTMENT CONSTITUTION

Article I. The Name

1. The name of this organization is: The Junior Department of the Mutual Aid Society of the Unity of the Brethren.

Article II. The Purpose

1. The purpose of this Department is to fulfill, to widen, and to deepen the action of the Mutual Aid Society of the Unity of the Brethren.
2. It gives aid to survivors at the departure of their children into the place of eternal rest, and pays the death benefit as an alleviation, according to the last Convention.

Article III. The Membership

1. Applicants for membership in the Junior Department of the Mutual Aid Society of the Unity of the Brethren may be children or grandchildren of the members of the Unity of the Brethren up to sixteen (16) years of age.
2. All children are eligible to become members of the Junior Department of the Mutual Aid Society provided a parent, grandparent, guardian, godparent, or other close relative is a member in good standing of the Unity of the Brethren. (Taylor 1992)

Article IV. The Conclusion

1. The Junior Department is under the supervision of the Administrative Board of the Mutual Aid Society of the Unity of the Brethren, and follows the By-Laws as to collecting, suspension, transfer of membership, and amendments of the By-Laws. (Taylor 1962)

JUNIOR DEPARTMENT BY-LAWS

Article I. Admittance of Applicants

1. Because the future members of the Junior Department are not capable of filling out the applications themselves, therefore, the parents, guardians, grandparents or godparents shall do it for them.
2. An application may be made to the Local officers of the Mutual Aid Society or the minister of a congregation of the Unity of the Brethren.
3. It is necessary for the Local President and Secretary to sign the application that the applicant is, in their opinion, healthy. If the Administrative Board is doubtful about the applicant's health, it may call on the family doctor for opinion. (Taylor 1962)
4. Admittance of a child into the Junior Department is decided by the President and Secretary-Treasurer of the Junior Department, without medical examination. In doubtful cases, it will be decided upon by the Administrative Board of the Mutual Aid Society. (Dime Box 2002)

Article II. The Certificate

1. All newly admitted applicants will receive from the officers of the Mutual Aid Society a legally signed Certificate bearing the Mutual Aid Society seal.
2. The Certificate will go into effect when the officers of the Mutual Aid Society sign it and affix the seal.
3. If the beneficiary will make an affidavit that the Certificate was lost or destroyed, a new Certificate will be issued for a fee of one dollar (\$1.00) to defray expenses connected therewith. (New Tabor 1974)
4. The beneficiary's name must appear on the Certificate.
5. If it will be necessary to change the beneficiary, it will be done after the form on the Certificate has been properly executed, and a fee of one dollar (\$1.00) received. (New Tabor 1974)
6. Every case of death of a member shall be announced to the Local officers without delay. The membership Certificate and a certified death certificate shall be sent to the Secretary-Treasurer of the Junior Department. (Dime Box 2002)

Article III. Entrance and Other Payments

1. The Secretary-Treasurer of the Junior Department shall establish and maintain an account for transaction of Junior Department business. (Dime Box 2002)
2. The applicant will pay one dollar (\$1.00) with his or her application as the first death assessment. If the application is not accepted, this deposit shall be refunded.
3. Within thirty (30) days after the notice of death, all members are obligated to remit one dollar (\$1.00) to the Secretary-Treasurer of the Junior Department of the Mutual Aid Society. (Dime Box 2002)
4. Members are obligated to pay no more than fifteen (15) death assessments in any one fiscal year (November 1 through October 31) and all further benefits will be paid from the reserve fund of the Junior Department. (New Tabor 1974)
5. Members are obligated to pay annually one dollar (\$1.00) administrative fee to defray the expense of the Junior Department. Penalties for non-payment are the same as in the Adult Department. (New Tabor 1974)
6. To defray the expenses of the Local, the Local may collect a small fee once a year. This is up to the Local to decide.

Article IV. The Beneficiary

1. The benefit will be paid to the heir or heirs named in the Certificate issued upon proper execution of beneficiary receipt.
2. If the beneficiaries named in the Certificate are not living, or are legally disqualified, then the benefit is paid to the legal heir or heirs.
3. If there is no beneficiary, then the benefit will be retained by the Junior Department for final disposition by the next Convention.
4. The beneficiaries are obligated to render the best bodily, spiritual, and medical care to their child at all times. Should the beneficiaries be legally convicted of the facts that they, or either of them, through their own carelessness or malice caused death of the child, then they are not entitled to such benefit under the Certificate issued.

Article V. Rights of the Members

1. Any member may withdraw his or her membership if the parents or guardian writes to the Secretary-Treasurer of the Junior Department. (Dime Box 2002)

2. In case of member's death, the Junior Department of the Mutual Aid Society binds itself to pay within sixty (60) days of notification of such death to his or her beneficiary or beneficiaries a sum of one thousand dollars (\$1,000.00). (Dime Box 2002)
3. A member of the Junior Department has the privilege of joining the Adult Department at the age of sixteen (16) years. His or her first assessment will be transferred from the Junior to the Adult Department. (Dime Box 2002)

Article VI. Loss of Membership

1. A member loses all claims upon the Junior Department and the Mutual Aid Society:
 - a. When his or her application has false statements or failed to reveal information which would endanger the welfare of the Society. In such instance a certified notice shall be sent to the applicant. (Dime Box 2002)
 - b. When he or she has failed or refused to remit his or her membership fee (assessment) within the time specified as per Adult Department.
 - c. When he or she reaches the age of sixteen (16) and made no effort to join the Adult Department of the Mutual Aid Society.

Article VII. The Administration

1. The general administration of the Junior Department rests in the hands of all the adult members of the Mutual Aid Society by virtue of By-Laws provisions.
2. All members execute this administration through Delegates elected by the Locals and through the officers of the Administrative Board.
3. After the Administrative Board is elected by the Convention of the Mutual Aid Society it elects (out of its own midst) a Secretary-Treasurer of the Junior Department.
4. The Local Junior Department is in the hands of the Adult Local President and Secretary; but it may have its special Secretary for the Local Junior Department.
5. Applicants, that find it inconvenient to join any Local, may join the Local-At-Large.
6. Members may transfer to the most convenient Local; and members, that find it inconvenient to belong to any Local may transfer to the Local-At-Large.
7. The President and the Secretary-Treasurer of the Junior Department are ex-officio officers of the Local-At-Large. (Dime Box 2002)
8. The President of the Adult Department is also the President of the Junior Department.

9. In congregations or communities where there are ten (10) or more members of the Junior Department, without an adult Local, a Junior Local may be organized to be administered by parents or guardians of the Junior members.
10. Such parents or guardians, administering Junior Locals, have consultative rights in Local meetings or organization Conventions even though they themselves are not members of the Mutual Aid Society.