CRANSTON PERMANENT FIREFIGHTERS' RELIEF ASSOCIATION CONSTITUTION AND BYLAWS

CONSTITUTION AND BY LAWS

OF THE

CRANSTON PERMANENT FIREFIGHTERS'RELIEF ASSOCIATION, INC.

<u>ARTICLE I</u>

NAME

SECTION 1.

This Association shall be known as the Cranston Permanent Firefighters' Relief Association, Inc.

ARTICLE II

PURPOSE

The purpose of the Association shall be as follows:

SECTION 1.

To afford aid and relief to the sick and disabled active and pensioned members and their dependents either directly or indirectly.

To aid and/or assist financially or otherwise any other person, firm, association or corporation in securing, contracting or otherwise gaining any medical, hospital health, welfare, pension, or death benefits for active or pensioned members of Fire Department of the City of Cranston or their widows, or widowers, natural or adopted children and to secure contract or otherwise gain any benefits whatsoever financial or otherwise for the active or pensioned members of the Fire Department of the City of Cranston, their widows or widowers, natural or adopted children, and to aid or assist any other person, firm association or corporation in obtaining any of the aforementioned benefits.

ARTICLE III

MEMBERSHIP

SECTION 1.

The membership of this Association shall be referred to, as follows:

- a) Active
- b) Pensioned

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SECTION 2.

ACTIVE MEMBERS. Active Members shall consist of those members of the Association who are salaried Firefighter's of the Cranston Fire Department and shall include members on authorized sick leave, occupational sick leave, vacation or other status of a temporary nature not consistent with active employment. The Board of Directors shall not act upon termination unless such member shall be given thirty (30) days notice in writing prior to the date of the meeting at which such matter shall be considered, of the time, place, date, and purpose of said meeting, shall be given the opportunity to show cause, if any he has, why his membership should not be terminated. Such notice shall be sent by the Secretary by ordinary mail, postage prepaid, to the address of the member as on the rolls of the Association.

a) All persons who now are or hereafter become permanent Firefighter's of the Cranston Fire Department shall be eligible for membership in the Association, provided they shall make application for membership within one (1) year from the date of confirmation of permanent appointment. Applications shall meet the requirements fixed by the Board of Directors and shall consist of a completed written application on the form prescribed, with a birth certificate of the applicant and a certification by a physician as to the good health of the applicant, appended.

SECTION 3.

Pensioned Members. Pensioned members shall consist of those members who have been placed on the retired list of the Fire Department of the City of Cranston, and are also receiving income from a city or state retirement plan. Members who meet both of these requirements shall be entitled to membership in this class.

ARTICLE IV

<u>MEETINGS</u>

SECTION 1.

The annual meeting of the Association shall be held during the evening hours of the first Tuesday of the month of February in each year, the date, hour, and place of such meeting to be designated by order of the Board of Directors, which said order shall be published in all stations at least seven (7) days prior to the date fixed for such meeting.

SECTION 2.

Such other meetings of the Association as may be desired or required may be held from time to time by order of the Board of Directors, the time, date, place and purpose of such meeting shall be set forth in a notice to be published in each station at least seven (7) days but not more than thirty (30) days prior to the time fixed for such meeting.

SECTION 3.

Association by petition therefore signed by five (5) members in good standing of the Association, which said petition, shall be presented to the Secretary. Within five (5) days of the delivery of the petition to the Secretary, he shall issue a call for such meeting, given notice as required under Section 2 of the Article.

SECTION 4.

A quorum for the transaction of business at any meeting of the Association shall consist of no less than five (5) Board members of the Association in good standing.

SECTION 5.

Conduct of the meetings shall be governed by Robert's Rules of Order (Revised).

SECTION 6.

Regular meetings of the Board shall be held during the first Tuesday of the months of January, March, April, May, June, September, October, November, and December.

ARTICLE V

OFFICERS

SECTION 1.

The officers of the Association shall consist of a President, VicePresident, Secretary, and a Treasurer. Only members of the Association in good standing for a period of two (2) years shall be eligible to hold offices. The term of such officers shall be for two (2) years with the election staggered commencing with the annual meeting of the Association immediately after their election and shall continue until their respective successors are elected in their place and stead. Vacancies occurring in these offices may be filled by the membership at any regular or special meeting of the Association.

SECTION 2.

The Board of Directors may appoint and/or terminate such other officer and agents as it shall deem necessary, who shall hold their offices for such terms and shall exercise such powers and perform such duties as shall be determined from time to time by the Board of Directors.

SECTION 3.

The salaries and compensation of all officers of the Association shall be prescribed in the next succeeding Article of these by-laws.

ARTICLE VI

DUTIES OF THE OFFICERS

SECTION 1.

The President of the Association shall be the chief executive officer of the Association. He shall preside at all meetings of the Association, preserve order and decorum during these sessions, decide all questions of order subject to appeal, and in case of a tie vote, shall cast the deciding vote. The President shall perform such other duties as may be, from time to time, fixed by the Board of Directors.

SECTION 2.

That any officer or member of the Association who incurs any expenses or loss of salary from the City of Cranston while performing their duties for the Association shall be reimbursed by the Association, subject to approval by the Board of Directors.

a) The President shall receive the sum of one thousand five hundred (\$1500.00) dollars annually in recognition of services rendered.

SECTION 3.

The Vice-President shall perform all the duties of the President during the absence or disability of the President. The Vice-President shall also be the Claims Coordinator.

a) The Vice-President shall receive the sum of one thousand two hundred fifty (\$1250.00) dollars annually in recognition of services rendered.

SECTION 4.

The Secretary shall attend all meetings of the Association and of the Board of Directors, and shall keep an accurate record of all proceedings.

The Secretary shall give written notice of all meetings of the Association and of the Board of Directors by placing a written notice thereof, containing a statement of the purpose or object of such meeting on the bulletin board of each station, in the case of Board meetings at least one (1) day (twentyfour hours) prior to the time of such meeting, and in the case of the Association meetings, at least seven (7) days prior to the time of such meeting.

The Secretary shall keep an accurate record of all members of the Association, according to class. He shall report to the treasurer all changes in each class and shall incorporate in the minutes of each meeting of the Board of Directors the

names and dates of membership of all new member, and the names and dates of death of all members who have died since the last meeting. Whenever an applicant for membership has been approved by the Board of Directors of the membership, the Secretary shall notify such applicant in writing that he has been accepted for membership in a particular class and that such membership shall become effective upon payment of fees, dues and assessments, to the Treasurer.

It shall become the duty of the Secretary to supervise the conduct of elections as provided in Article XIV of these by-laws. The Secretary shall perform such other duties as may from time to time be required of him by the Board of Directors.

a) The Secretary shall receive the sum of one thousand two hundred fifty (\$1250.00) dollars annually in recognition of services rendered.

SECTION 5.

The Treasurer shall attend all meetings of the Association and the Board of Directors. Treasurer shall be the custodian of all funds belonging to the Association. He shall keep true and accurate books of all the financial transactions of the Association. The books shall be submitted to a Certified Public Accountant for a financial statement on or before May 31 of each calendar year.

At every meeting of the Board of Directors and at the annual meeting of the Association, the Treasurer shall report on the amount of money on hand at the last meeting of the body to which the report is made, the amount of money received and disbursed, and the balance remaining in the treasury of the Association.

The Treasurer shall make no disbursement unless the same is ordered by the Board of Directors or by such committee or committees as the Board of Directors may authorize. All checks shall be countered signed by the President and the Treasurer. The Treasurer shall require receipts for all disbursements made by him, as his vouchers. He shall deposit, in person, in such banks or trust companies as the Board of Directors may from time to time designate, all monies belonging to the Association, and shall make all investments in accordance with the instructions of the Board of Directors.

The Treasurer shall deliver to his successor, along with an accounting thereof, all monies property or evidences of property in his possession belonging to the Association.

Before entering upon his duties, the Treasurer shall give a bond in such form and amount, with surety, satisfactory to the Board of Directors.

a) The Treasurer shall receive the sum of one thousand two hundred fifty (\$1250.00) dollars annually in recognition of services rendered.

ARTICLE VII

DIRECTORS

SECTION 1.

The government of the Association shall be vested in the Board of Directors. The President, Vice-President, Secretary, and Treasurer shall be ex officio, members of the Board of Directors with full power to vote. The remaining members of the Board of Directors shall be active or retired members of the Association in good standing, the remaining members of the Board of Directors shall receive the sum of five hundred dollars (\$500.00) annually in recognition of services rendered.

a) All Officers and Directors must attend at least 6 meetings a year.

SECTION 2.

The Officers and other members of the Board of Directors shall hold office from the date of their election for a term of two (2) years with the election staggered commencing with the annual meeting of the Association immediately after their election and shall continue until their respective successors are elected and qualified.

SECTION 3.

The President shall, by virtue of his office, be Chairman of the Board of Directors. The Chairman shall preside at all meetings of the Board of Directors, preserving order and decorum during such meetings; he shall decide all questions of order subject to appeal, and in the case of a tie vote, shall pass the deciding vote. The Chairman shall call meetings of the Board by directing the Secretary to issue a call for such meeting whenever the Chairman may deem it expedient so to do or whenever requested in writing by any three (3) members of the Board of Directors.

- a. In the absence of the Chairman, the VicePresident shall act as Chairman, pro tempore. In the absence of both the President and VicePresident, the Board shall elect a member who shall act as Chairman, pro tempore.
- b. The conduct of the meeting of the Board of Directors shall be governed by Robert's Rules of Order (Revised).

SECTION 4.

The Chairman of the Board shall call a meeting within fifteen (15) days of the date selected for the annual meeting; at such meeting the Directors shall be organized for the conduct of business for the ensuring year. The time and place

of such meetings to be selected by the Chairman, and notice thereof to be given at least five (5) days prior to such meeting in the manner provided in Section 2 of Article IV for the Association meetings.

Like notice shall be given for special meetings of the Board; provided, however, that any Director may waive any notice of regular or special meetings of the Board required by these by-laws to be given.

Section 5.

The Board of Directors shall have the general direction of all business transactions of the Association. It shall adopt such rules for the regulation of the business of the Association as it shall deem desirable or necessary; it shall appoint such other committees as described in the by-laws and such other committees as described in the Bylaws and such other committees as are determined to be necessary or desirable for the conduct of the Association's business; it shall receive reports on all committees and take appropriate action on the same. The board shall control and direct the manner of investing all funds of the Association. A majority of the Board of Directors shall have the power to suspend members and officers for willful infractions of the rules and regulations, of by-laws of the Association, for acts of conduct which they may deem disorderly or injurious to the interest or hostile to the objects of the Association, but the offender may appeal from the sentence of suspension, as hereinafter provided; prior to the suspension of a member he shall be entitled to a notice and hearing before the Board, or before a committee of the same, whichever he may elect. A member suspended from the Association by sentence of the Board of Directors may appeal there from within twenty (20) days after notice thereof has been posted on each bulletin board of each station, by filing with the Secretary a written notice of his appeal, and reasons thereof. All appeals shall be tried before a special meeting of the membership of the Association, to be called for the purpose by the Board of Directors within thirty (30) days after notice of appeal shall have been filed with Secretary. The President or Vice-President shall preside at such meeting and the cause of the suspension shall be reported in writing by the Board of Directors with a statement of facts on which their sentence was founded, copies of which have been furnished to the appellant and the Secretary of the Association at least ten (10) days before the meeting. The appellant or his representative shall, then, present his defense, the President shall submit for a vote of the membership at the special meeting whether or not the suspension should be affirmed. If the majority of those present shall vote in the affirmative, the sentence shall stand as the final judgment of the Association. If less than a majority of those present vote in the affirmative, the sentence of the Board of Directors shall be reversed and the appellant shall be restored to membership forthwith.

SECTION 6.

Any officer of the Association or member of the Board of Directors who is or may be declared out of benefits during his term of office shall have no voice or vote until his arrears are paid and he is again declared a member in good standing. If such officer or member of the Board of Directors remains out of benefits for a period of more than thirty (30) days, his office shall be declared vacant and a successor elected.

SECTION 7.

Five (5) Board members shall constitute a quorum for the transaction of business by the Board of Directors, but any fewer members may adjourn a meeting.

ARTICLE VIII

COMMITTEES

SECTION 1.

- a) The Claims Director shall, once each year, during his term of office, examine into and adjust all claims for benefits against the Association.
- b) The Claims Director shall have power within a reasonable time to settle all claims for injuries or sickness for which the Association is legally liable. The Claims Director shall report all business transacted by him to the next regular meeting of the Board of Directors.
- c) The Claims Director shall have the right to direct the appearance before him of any member of the Association entitled to benefits and who is physically able to attend to answer all reasonable questions relative to the member's claim for benefits.
- d) The Claims Director may engage a physician in such cases as it deem necessary, to examine any member applying for or receiving benefits; such member shall submit to reasonable examination by the physician giving such history as may be determined necessary by such physician; such member shall receive no further benefits as a results of the application until action upon such application by the Board of Directors.
- e) The Claims Director shall submit any physicians' bill, which he may contract for under the foregoing paragraph to the Board of Directors.

SECTION 2.

The Memorial Committee Chairman, appointed annually by the President, shall arrange exercises to be held on Firefighters' Memorial Day and shall take full charge of the Association's memorial monument.

SECTION 3.

At the December meeting of the Board of Directors the President shall with the approval of the Board of Directors appoint a nominating Committee of at least three (3) members who, as soon as practicable, shall arrange a slate of officers for presentation to a special meeting of the Association which shall be held during the first Tuesday of January at which time counternominations may be had from the floor.

SECTION 4.

There shall be a Finance Committee that will be appointed by the President, but it will not include the President and Treasurer. This Committee will review all bank statements and or all financial records quarterly during the year, at the March, June, September, and December monthly meetings.

ARTICLE IX

FEES AND DUES

SECTION 1.

Entrance Fee. Every member accepted for active membership in the Association shall pay an entrance fee equivalent to one percent (1.0%) of their first year's salary. There shall be no age restrictions.

SECTION 2.

Dues. All active members shall pay as dues during the first twelve (12) months of the membership the sum of six (\$6.00) dollars per pay period for each and every one of such months. Thereafter, the sum of six (\$6.00) dollars per pay period, for 26 pay periods, per year and shall be payable through payroll deduction.

SECTION 3.

Dues. Pensioned members of the Association shall pay Eighty Four (\$84) dollars per year payable by payroll deduction until age sixty five (65).

SECTION 4.

Failure to pay dues as required under this Article shall, if such failure shall continue for a period of forty (40) days, result in forfeiture of all right to benefits. Upon the expiration of forty (40) days from the due date, the Secretary shall notify the member by certified mail, postage prepaid, that such

member is out of benefits; ninety (90) days from the due date shall result in termination of membership in the Association.

a) At the next regular or special meeting of the Board of Directors following the expiration of the ninety-day period mentioned in this Section, the Board of Directors shall vote on the question of termination of membership in the Association. Upon affirmative vote of the Board, all rights, privileges and benefits including those of heirs and designated beneficiaries shall cease and terminate.

SECTION 6.

Any such member whose right to benefits has terminated due to failure of payment of dues, assessments, or other monies due the Association from such member may apply for reinstatement to the Board of Directors of the Association and upon affirmative vote of the Board may be reinstated as a member of the Association with all rights, benefits and privileges accruing to such member, provided that all dues, assessments, loans, or other monies owed the Association, as would have or have accrued during the period from the date of termination of membership to the date of reinstatement shall be paid in full by such member applying for reinstatement.

ARTICLE X

ASSESSMENTS

SECTION 1.

In the case of the death of any member of the Association, the Board of Directors is authorized, at its discretion, to levy an assessment on each surviving member and is further authorized to determine the amount of said assessment and the method and terms for payment of same. Pensioned members will pay 1/2 of active members until age sixtyfive (65).

SECTION 2.

Any member failing to pay his assessment within the time stipulated by the Board of Directors shall be notified by certified mail, postage prepaid, by the Secretary that he is out of benefits. Upon failure to pay assessments within a time specified by the Board of Directors, membership in the Association shall terminate as provided in Section 6, Article IX. Membership may, however, be reinstated as provided in Section 6, Article IX.

ARTICLE XI

RESERVED

ARTICLE XII

HOSPITALIZATION AND MEDICAL EXPENSES

SECTION 1.

The Association shall, during any one calendar year, pay to any active or pensioned member who has for at least one year been a member in good standing, as that term is defined in these by-laws, a sum not to exceed SIX HUNDRED (\$600.00) DOLLARS, for medical bills and/or prescriptions, subject to the following terms and conditions:

- a) Prior to any medical or prescription payment being made pursuant to Article XII hereof, the member seeking said payment must first exhaust all other insurance available to said member, including but not limited to any paid insurance plan offered by the City of Cranston, and any plan in which said member is enrolled either privately or through another employer.
- b) In any event, payments to a member pursuant to Article XII hereof shall be payable only to the extent that those medical expenses incurred exceed the total amount payable pursuant to said member's other medical insurance.
- c) Total payments to a member, including but not limited to payments for prescriptions, medical costs, psychiatric and/or mental health, shall not exceed SIX HUNDRED (\$600.00) DOLLARS per member per calendar year.
- d) In order to protect the Association's assets against market downturns, the Association will determine each year what percentage of the annual Medical Benefits will be paid out, based on the market value of the Association's investment account as of the close of business on December 31. The payout will be a sliding scale, as follows:

	Investment Account Balance	Maximum Percentage		
Payout				
	\$800,000 and above	100%		
	\$700,000 - \$800,000	70%		
	\$500,000 - \$700,000	35%		
	\$500,000 and below	0%		

The percentage applies to any and all medical benefit claims, regardless of the amount.

SECTION 2.

Subject to the above limitations, the Association shall pay prescription benefits on a sliding scale:

- Investment account balance \$1,250,000 and below payment is 50 %.
- Investment account Balance \$1,250,000 to \$1,750,000 payout is 75%.
- Investment account balance 1,750,000 and above payout is 100%.
- Investment Account Balance as of January 1st of the new fiscal year.

All Medical claims must be submitted by February 28th for the previous year's claim. Medical claim payouts will be paid March 1st thru March 31st. All medical claims received after February 28th will be paid at a later date. If an extension of time is needed, said member should contact a Board member, for an extension and assistance with their medical claim.

SECTION 3.

Subject to the above limitations, the Association shall pay TWENTY PERCENT (20%) of said member's psychological and or mental health costs, which are directly incurred by, said member. Payments made pursuant to Section 3 hereof shall not, under any circumstances, exceed the sum of ONE HUNDRED TWENTY (\$120.00) DOLLARS per member per year.

SECTION 4.

The Association shall not make payments to members for the following:

- a) Dental work of any kind;
- b) Chiropractic treatment;
- c) Physical Therapy treatment;
- d) Any sums, which are required to be paid pursuant to contractual obligations, imposed on said member by said member's health insurance carrier(s) or by said member's employer(s).
- e) Injuries which occur during the course of employment with the City of Cranston or with any other employer, or any other injury for which said member could apply for workers' compensation benefits.

ARTICLE XIII

DEATH BENEFITS

SECTION 1.

Active members, Pensioned Members, and Dependents' Death Benefits.

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	1)	Α	С	t	i	٧	е
Memb	ers .			• • • • • • • • • • •			
\$5000	.00						
	2)	All Me	embers pension	ed as of t	he effective	date of the	plan
\$5000	.00						
	3)	The a	amount of insu		•		
reduc			automa	atically 1	to two tho	usand fiv	e hundred
(\$2,50)	00.00)	dollars	upon	r e a	aching	age si:	xty-five
(65)	• • • • • •			\$2500.0	00		
b)	The Plan shall also provide life insurance for the dependent spouse ar natural or adopted child of each active and pensioned member, the amounts to be in accordance with the Schedule of Insurance below: A members' dependants benefits cease upon members death.						
	1)		e\$1000.00			•••••	
			al or Adopted		months but	less than t	wentv-three
(23)	·		years				o f
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\$1000			dependent chil				
\$1000	.00**	age	••••••	• • • • • • • • • • • • • • • • • • • •	••••••••••	••••••••••	
	*A natural or adopted child less than twentythree (23) years of age is considered to be a dependent if he is dependent on the member for support, is not employed on a regular and full time basis, and is unmarried.						
	**A natural or adopted child may become insured before days of age if he is confined to a hospital and his mother to the same hospital. Under these conditions, his insura						not confined

a) The Association shall insure the lives of its active members and pensioned members in accordance with a plan funded by the Association,

c) All active and pensioned members of the Association on the effective date of the plan shall be covered.

effective on the first such date.

1) No future member of the Association shall be eligible for coverage until he has first served one (1) year with the Cranston Fire Department and has been accepted as a member of the Association. The insurance of said member shall become effective on the first day of the month in which he becomes eligible for coverage.

ARTICLE XIV

VOTING AND ELECTIONS

SECTION 1.

On all matters relating to the election of officers and Board of Directors, all voting shall be cast in person by eligible members of the Association on the day of said election at which such vote is tabulated. A plurality shall determine the results of said election.

SECTION 2.

The Secretary, with the assistance of the Voting Committee, shall conduct and supervise the election of Directors as provided in these by-laws, the election of which Directors is held at other than meetings of the Association. The election of officers and members of certain committees, where provided for at meetings of the Association, shall be supervised by the Chair.

- a) Election of Officers and Board of Directors. The Nominating Committee shall, at a special meeting of the Association, to be held within the first Tuesday of January of each year, present to the membership its slate of officers. The Chair shall afford reasonable time to said meeting during which counter nominations may be made. At the end of such reasonable time, the Chair shall declare all nominations closed and shall advise the Secretary of the names of all persons nominated. The Secretary, with the assistance of the Voting Committee, will prepare a written ballot containing the names of members nominated.
- b) The Voting Committee shall, as necessary, assist the Secretary in the preparation of the ballots. Ballots are to be done by the Australian Ballot System. The Voting Committee, acting, as tellers under the supervision of the Secretary, shall tally the votes cast. The Secretary shall certify the results of the election to the President who shall, within thirty (30) days of the date of the annual meeting, issue a call for the organizational meeting of the Directors.

c) Amendments. Voting on amendments shall be conducted by the Secretary with the assistance of the Voting Committee. Such voting shall be conducted by ordinary mail. A ballot with amendments shall be mailed to both active and pensioned members at their respective addresses as carried on the rolls of the Association with a notification to the members as to the date on which their ballots shall be returned for tabulation.

ARTICLE XV

PENALTIES

SECTION 1.

Any member who shall make false or fraudulent statements regarding his health or period of sickness or injury with the intention of securing benefits from this Association, or who uses any of the funds of the Association for any purpose whatsoever, other than provided by the rules and regulations, shall upon determination to that effect by the Board of Directors forfeit all claims for benefits and at once cease to be a member of this Association.

SECTION 2.

Any member selling tickets, accepting donations, or soliciting funds for this Association will be held responsible for the proceeds in money of such sales or solicitations or both. All members shall turn in all unsold tickets prior to time of the event. Members shall make a full accounting of all such monies not latter than the date of the event. Any member failing to account for funds or tickets within the time specified shall be notified by certified mail, postage prepaid, by the Secretary that he is out of benefits and that unless accounting and payment is made within thirty (30) days from the date of such notice, his membership in the Association shall cease, his name stricken from the rolls, and he shall not be again admitted to membership in the Association.

SECTION 3.

No member of the Association shall engage in any business activity as a representative of their own business firm or company or be a paid agent of any business firm or company that will involve the disbursement of the Association funds for purchase, services or investments that will allow said member to make any monetary gain from these activities as a representative of these entities.

ARTICLE XVI

FUND RAISING

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SECTION 1.

The Association from time to time shall engage in fund raising activities on behalf of the active and retired members and their dependents. These activities shall be directed, coordinated and administered by the President and Treasurer and their designees to insure that the purpose and reputation of the Association shall be adhered to and upheld at all times.

SECTION 2.

A portion of the proceeds of any successful fundraiser shall after a review by the Officers and Board of Directors of the Association be designated and donated to a nonprofit organization.

ARTICLE XVII

AMENDMENTS

SECTION 1.

The Constitution and by-laws may be amended, repealed or suspended in the following manner:

If the majority of the Board of Directors shall ratify a proposed amendment, the Secretary shall submit in writing, said proposed amendment to the active and pensioned members by placing a written notice thereof, containing the full context of said amendment on the bulletin board of each station containing a notice that votes on such proposed amendment shall be received and counted at a special meeting of the Association to be held at a time specified in such notice. Said notice is to be posted at least fifteen (15) days prior to said proposed special meeting.

SECTION 2.

Voting on said amendments for both active and retired members shall be accordance with Article XIV Section 2c.

REVISED

This book contains all by-law changes up to and including the changes made as of June 2012.