



RULES

OF

MANCHESTER UNITY

FRIENDLY SOCIETY

CONTENTS

Part 1

SOCIETY RULES 1 to 62

Page

1.	NAME	6
2.	INTERPRETATION	6
3.	DEFINITIONS OF TERMS	7
4.	STANDING ORDERS	7
5.	CONSTITUTION AND REGISTERED OFFICE	10
6.	OBJECTS OF THE SOCIETY	10
7.	GOVERNMENT	11
8.	MOVABLE CONFERENCE (CONSTITUTION OF)	12
9.	MOVABLE CONFERENCE (DEPUTIES)	12
10.	MOVABLE CONFERENCE (VOTES)	13
11.	NOMINATIONS AND BUSINESS FOR M.C.	14
12.	M.C. (ORDER OF BUSINESS)	14
13.	METHOD OF POLLING	15
14.	OFFICERS OF THE SOCIETY	16
15.	FRATERNAL MANAGER	17
16.	FRATERNAL COUNCIL	18
17.	GENERAL MANAGER	19
18.	DELETED	20
19.	TREASURER OF THE ORDER	20
20.	TRUSTEES OF THE ORDER	20
21.	AUDITOR	21
22.	BOARD OF DIRECTORS	21
23.	APPLICATION AND INVESTMENT OF FUNDS	26
24.	NATIONAL INVESTMENT TEAM	26
25.	BANK ACCOUNTS	27
26.	FINANCIAL STATEMENTS	27
27.	SOCIETY FUNERAL FUND	27
28.	FUNERAL BENEFITS	33
29.	INCREASED FUNERAL BENEFIT FUND	33
30.	FUNERAL BENEFIT NOMINATION	34
31.	SOCIETY CONSOLIDATED SHARE FUND	34
32.	INCREASING ASSURANCE BENEFIT FUND	34
33.	TEMPORARY INSURANCE BENEFITS	40
34.	MEDICAL SERVICES FUND	44
35.	SOCIETY BENEVOLENT AND EMERGENCY RELIEF FUND	44
36.	SOCIETY MANAGEMENT FUND	44
37.	SOCIETY SICKNESS BENEFIT FUND	45
38.	CONSOLIDATED DISTRICT AND LODGE SURPLUS FUND	45
39.	DISTRICT AND LODGE RELIEF FUND	45
40.	BRANCHES (RULES)	46
41.	LODGE BRANCHES (SECESSION)	46
42.	APPLICATIONS FOR INSPECTION, SPECIAL MEETINGS, OR DISSOLUTION	47

43.	JUNIOR LODGES	47
44.	PAST GRANDS LODGES	48
45.	TERMINATION OF OFFICE	48
46.	VACANCIES	48
47.	DISQUALIFICATION AND REMOVAL OF OFFICERS	49
48.	ESTABLISHMENT OF LODGES	49
49.	OFFICERS OF NEW LODGES	49
50.	VALUATIONS	50
51.	APPROPRIATION OF SURPLUS CAPITAL	50
52.	ILLEGAL DIVISION OF CAPITAL	51
53.	INSPECTION OF FINANCIAL STATEMENTS AND RECORDS	51
54.	AMALGAMATION AND CLOSING OF LODGES	51
55.	NON COMPLIANCE OF LODGE BRANCHES	52
56.	CLEARANCES	52
57.	OFFENCES, MISCONDUCT AND SETTLEMENT OF DISPUTES	53
58.	EXPULSION AND TERMINATION OF MEMBERSHIP	54
59.	COPIES OF RULES	55
60.	ALTERATION OR AMENDMENT OF RULES	55
61.	EDUCATION SUPPORT PLAN	56
62.	REGISTER OF REGULATIONS AND RULES FOR ADMINISTERING FUNDS FOR LODGES AND DISTRICTS AND FOR MANAGEMENT OF SOCIETY	57
	PART 2, DISTRICT RULES 101 TO 127	58
102.	CONSTITUTION	58
103.	REGISTERED OFFICE	58
104.	OBJECTS	58
105.	GOVERNMENT	59
106.	DISTRICT CONFERENCE	59
107.	ORDER OF BUSINESS	60
108.	DISTRICT OFFICERS	61
109.	DISTRICT SECRETARY	62
110.	TREASURER	62
111.	TRUSTEES	62
112.	AUDITOR	63
113.	EXAMINERS OF LODGE BOOKS	63
114.	DISTRICT MANAGEMENT COMMITTEE	63
115.	APPLICATION AND INVESTMENT OF FUNDS	64
116.	BANK ACCOUNTS	64
117.	FINANCIAL STATEMENTS	64
118.	DISTRICT BENEVOLENT FUND	64
119.	DISTRICT MANAGEMENT FUND	64
120.	DISTRICT CONSOLIDATED SICK FUND	65
121.	DISTRICT CONSOLIDATED SURPLUS FUND	65
122.	ANNUAL RETURNS	66
123.	SETTLEMENT OF DISPUTES	66
124.	VOLUNTARY DISSOLUTION	66
125.	APPLICATION FOR INSPECTIONS, SPECIAL MEETINGS OR	

	DISSOLUTION	66
126.	DISTRICT MERIT BOARDS	67
127.	FRATERNAL DISTRICTS	67
	PART 3, LODGE RULES 201 TO 251	68
202.	CONSTITUTION	68
203.	BRANCH LODGES	68
204.	REGISTERED OFFICE	69
205.	OBJECTS	69
206.	MEMBERSHIP TO 30/11/1987	70
207.	DEFINITION OF MEMBERS JOINING BEFORE 1/12/1987	70
208.	MEMBERSHIP FROM 1/12/1987 to 28/2/2014	70
208A.	MEMBERSHIP FROM 1/3/2014	70
209.	DEFINITION OF MEMBERS JOINING BETWEEN 30/11/1987 AND 28/2/2014	71
209A.	DEFINITION OF MEMBERS FROM 1/3/2014	71
210.	FORFEITURE OF MEMBERSHIP – READMISSION	73
211.	LODGE MEETINGS	73
212.	LODGE SUMMONED MEETINGS	75
213.	LODGE ANNUAL GENERAL MEETING	75
214.	APPLICATION AND INVESTMENT OF FUNDS	76
215.	BANK ACCOUNTS	76
216.	APPOINTMENT AND DUTIES OF OFFICERS	77
217.	PAST GRANDS AND IMMEDIATE PAST NOBLE GRANDS	77
218.	NOBLE GRAND	77
219.	VICE GRAND	78
220.	FINANCIAL SECRETARY	78
221.	FRATERNAL ADMINISTRATOR	79
222.	TREASURER	80
223.	ELECTIVE SECRETARY	80
224.	LECTURE MASTER	80
225.	WARDEN	80
226.	GUARDIAN	80
227.	ASSISTANT OFFICERS	80
228.	SICK VISITORS	81
229.	TRUSTEES	81
230.	AUDITORS	81
231.	NON-ATTENDANCE OR VACATING OFFICE	82
232.	LODGE MANAGEMENT COMMITTEE	82
233.	LECTURES AND DEGREES	83
234.	SICK AND FUNERAL FUND – CONTRIBUTION AND BENEFITS	84
235.	SICK MEMBERS – PAYMENT REGULATIONS	84
236.	REGULATIONS FOR SICKNESS BENEFITS	84
237.	CONSOLIDATION OF LODGE SICKNESS AND SURPLUS FUNDS	85
238.	LODGE MANAGEMENT FUND	85
239.	RETURNS OF LODGES	86
240.	PAYMENT OF ACCOUNTS TO DISTRICTS	87
241.	LETTER OF RECOMMENDATION	87

242.	BENEVOLENT FUND	87
243.	LODGE FINANCIAL STATEMENTS	87
244.	PAYMENT OF CONTRIBUTIONS	87
245.	FORFEITURE OF BENEFITS AND CESSATION OF MEMBERSHIP	87
246.	FUNERALS	88
247.	DISPUTES	88
248.	SECESSION	88
249.	VOLUNTARY DISSOLUTION	88
250.	APPLICATION FOR INSPECTIONS, GENERAL MEETINGS OR DISSOLUTION	88
251.	LODGE MERIT BOARDS	89
	PART 4	90
	Benefits Payable from the Society Sickness Benefit Fund and Consolidated District and Lodge Surplus Fund As Established by G.R.37 and G.R.38	
	Loyal Napier Lodge, No. 4596	90
	Loyal Hastings Lodge, No. 6299	93
	Loyal Woodville Lodge, No. 6398	94
	Loyal Te Reinga Lodge, No. 8810	95
	PART 5	97
	Benefits Payable from the Society Consolidated Share Fund as Established by G.R. 31.	
	Auckland District	97
	Banks Peninsula Branch	97
	Loyal Egmont Lodge	97
	Loyal Hastings Lodge	97
	Loyal Masterton Lodge	97
	Loyal Napier Lodge	98
	Loyal Rose of Sharon Lodge	98
	Loyal Te Reinga Lodge	98
	Loyal Woodville Lodge	98
	PART 6	99
	EXPLANATORY ADDRESS ON THE EMBLEM OF THE ORDER	104
	PART 7	105
	APPENDICES	105
	APPENDIX A	105
	206A MEMBERSHIP TO 30.11.87	105
	APPENDIX B	108
	207A DEFINITION OF MEMBERS JOINING BEFORE 1.12.87	108
	APPENDIX C	110
	MANAWATU LODGE MEMBERS SHARE FUND	111
	MANCHESTER LODGE MEMBERS SHARE FUND	112
	NAPIER LODGE MEMBERS SHARE FUND	113
	NELSON LODGE MEMBERS SHARE FUND	114
	APPENDIX D	118
	208 Membership from 1/12/1987 to 28/2/2014	118
	APPENDIX E	120
	209 Definitions of Members Joining Between 30/11/1987 and 28/2/2014	120

THE SOCIETY

1. NAME

This Society shall be called "Manchester Unity Friendly Society".

2. INTERPRETATION

Where used in these Rules and in the District and Lodge Standard and Special Rules, if not inconsistent with the context:-

"Act" the Act means the Friendly Societies and Credit Unions Act 1982, together with any amendment thereto and any Act passed in substitution therefore and any Regulations or Orders in Council made under the Act and any amendment thereto.

"Actuary" means an actuary as defined in Section 2 of the Act.

"Branch" includes and refers to both District Branches and Lodge Branches. "Central Body" means the Board of Directors.

"District Special Rules" means the registered Rules of a District for the time being in force.

"Fraternal District" means a District that is not registered under the Act.

"Lodge Special Rules" means the registered Rules of a Lodge for the time being in force.

"may" Wherever the word "may" occurs it shall be deemed to give and grant a discretionary power.

"Member" – means a contributor or a redeemed contributor to any fund (including any Management Fund) of Society, District or Lodge and includes those persons defined in G.R.s 207, 209 and 209A.

"month" Wherever the word "month" occurs in the table of contributions for benefits it shall mean a lunar month of four weeks; wherever it occurs in the limitation of benefits as "six" or "twelve months" it shall mean calendar months; wherever it otherwise occurs it shall mean calendar months.

"Order in New Zealand" means the Manchester Unity Friendly Society.

"Partner" means de facto partner or civil union partner of a member.

"Registrar" means the Registrar of Friendly Societies and Credit Unions.

"Rules" the Rules means the registered Rules of the Society for the time being in force.

"Society" means the Manchester Unity Friendly Society.

"shall" wherever the word "shall" occurs it shall be deemed to require mandatory action.

"specific sickness" means sickness requiring medical attention.

"Spouse" means the husband or wife of a member.

"Summoned Meeting" means a meeting pursuant to G.R.212.

“suspended” or “suspension” shall mean that the person so suspended shall whilst such suspension continues, forfeit all claims to any benefit whatever, or any privilege of membership.

“Unity” the Unity means the Independent Order of Oddfellows Manchester Unity Friendly Society Limited, having its registered office in England.

3. DEFINITIONS OF TERMS

Where used in these Rules:

“D.D.G.M.” means District Deputy Grand Master.
“D.G.M.” means Deputy Grand Master.
“D.M.C.” means District Management Committee.
“D.S.” means District Secretary.
“D.T.” means District Treasurer.
“Dist.G.M.” means District Grand Master.
“E.S.” means Elective Secretary.
“F.A.” means Fraternal Administrator.
“F.M.” means Fraternal Manager.
“F.S.” means Financial Secretary.
“G.M.” means Grand Master.
“GenM.” means General Manager.
“G.R.” means General Rule.
“I.P.D.G.M.” means Immediate Past District Grand Master.
“I.P.G.M.” means Immediate Past Grand Master.
“I.P.N.G.” means Immediate Past Noble Grand.
“M.C.” means Movable Conference.
“N.G.” means Noble Grand.
“P.D.G.M.” means Past District Grand Master.
“P.G.” means Past Grand.
“P.G.M.” means Past Grand Master. “
S.C.” means Special Conference.
“S.M.C.” means Special Movable Conference.
“T.O.” means Treasurer of the Order.
“V.G.” means Vice Grand.

4. STANDING ORDERS

- (1) **FOR ALL MEETINGS.** These Standing Orders are supplementary to and do not limit the Rules and apply to every meeting of the Society and of Districts and Lodges affiliated thereto, subject to whatever changes are necessary to make the said orders applicable to such meetings.
- (2) **CORRESPONDENCE.** Correspondence shall be received by resolution of the meeting before any discussion thereon is permitted.
- (3) **REPORTS OF COMMITTEES.** Reports from Committees shall be submitted in writing, and be signed by the convenor of the Committee. The convenor or some other member of the Committee shall move the adoption of the report.
- (4) **MOTIONS.** No discussion on any motion shall be permitted until it has been seconded. The Chairperson shall clearly and carefully explain the motion to the meeting before the motion is put. The Chairperson may, before accepting them, require motions and amendments to be submitted in writing.

- (5) **RIGHT OF SPEECH.** Every member shall be allowed to speak once on each question. When a member addresses the officer presiding he or she shall be standing, and no member shall interrupt another whilst he or she is addressing the meeting except to raise a point of order. Unless otherwise determined by the meeting, time limits shall be as follows:

- (1) Mover: Fifteen (15) Minutes
- (2) Other Members: Ten (10) Minutes

The mover of the original motion shall also have the RIGHT OF REPLY, with a time limit of five (5) minutes, but the Chairperson shall see that he or she does not introduce new matter. Notwithstanding that one (1) or more amendments to his or her motion may be moved, the mover of the original motion shall nevertheless only have the right to one (1) reply.

- (6) **AMENDMENTS.** After a motion is moved and seconded it shall be permissible for any member who has not spoken to the motion to move an amendment thereto which, when seconded shall be open for discussion, and those who have spoken to the original motion may also speak to the amendment, but if the mover of the motion speaks to the amendment he or she shall lose his or her right of reply.
- (7) **HOW PUT.** An amendment shall not be accepted unless it proposes to commit, postpone, add to, alter, divide or strike out from the original motion. Only one (1) amendment to a motion shall be taken at one time. The amendment shall be put first, if it is lost another amendment may be moved, and so on. If the amendment is carried, the original motion as so amended shall thereupon be put as the substantive motion, and be open to further amendment. The original motion shall not be put if the amendment is carried. The mover of an amendment which becomes the substantive motion has the same right of reply as is given to the mover of an original motion.

The Chairperson shall keep members to the immediate point under discussion, and see that they avoid personalities.

- (8) **POINT OF ORDER.** If any member rises to a point of order involving a Rule he or she shall be out of order unless he or she quotes the number thereof.
- (9) **LEAVING THE ROOM.** The Chairperson shall (except under special circumstances) refuse to allow any members to enter, leave, or cross the room until the question under consideration has been settled.
- (10) (a) **VOTING.** The Chairperson, when putting a motion or amendment, shall say "Those in favour shall say "Aye"; those against shall say "No". He or she shall then declare which has it, the "Ayes" or "Noes". It shall then be open for any member to demand a SHOW OF HANDS. After a show of hands has been taken, the Chairperson shall declare the motion carried or lost, as the case may be. In the case of a show of hands it shall not be obligatory on any member to vote. PROVIDED HOWEVER that at any meeting where the Chairperson permits voting to be carried out by way of voting cards indicating a certain number of votes able to be cast, the Chairperson may dispense with voting by way of voices and/or show of hands and call for the vote to be cast by the presentation of voting cards.
- (b) **BALLOT.** Except in the case where voting has been carried out by voting cards; after the Chairperson has declared whether the motion has been carried or lost, one third (1/3rd) of members present have the power to demand a ballot.

For the purpose of this Clause the definition of a ballot is the method of voting whereby voting papers are issued to all members and they record their vote by writing "yes" or "no" according to their preference. A member may abstain from voting in a ballot.

- (c) **DIVISION.** After the Chairperson has declared whether the motion has been carried or lost, one third (1/3rd) of the members present shall have the power to demand that a division be taken, in which case every member shall vote. Any member failing to vote may be suspended by the Chairperson until he or she does vote. Names of those voting for and against the motion shall be recorded in the minutes. A division is a system of voting whereby the members are directed by the Chairperson as follows:

"Those in favour of the motion will move to my right, and those against the motion will move to my left". The Chairperson may appoint one (1) or more scrutineers to assist him or her in the counting.

- (11) **CASTING VOTE.** The Chairperson shall in all cases of equal voting exercise his or her casting vote.
- (12) **RULING.** The ruling of the Chairperson shall be binding on all points of law and order for the time being, but any member may move, without debate, that any ruling in question be considered by the meeting. If this is seconded and carried, the Chairperson shall leave the chair, which shall be taken as approved by the meeting, while the said ruling is being reviewed. If the meeting disagrees with the ruling, it shall be deemed to be reversed.
- (13) **GOING INTO COMMITTEE.** The ordinary Rules of Debate and these Rules shall be observed at all meetings, but it shall be open to any member to move or second, without debate, a motion to go into Committee at any part of a discussion, unless the original mover has risen to reply. In committee every member can speak as often as he or she can get the floor.

When the Committee is prepared to rise a motion is moved and seconded, without debate, that it rise. If carried, the meeting resumes in ordinary form.

- (14) **WHEN MOTION NOT REQUIRED.** The Chairperson should not ask for formal motions for confirming minutes, or passing sick pay or accounts, unless he or she considers there is likely to be a discussion. He or she should say, "I will now put the question that these minutes be confirmed," or "That these accounts be passed," as the case may be, and after a pause add, "Those in favour say "Aye" those against say "No".
- (15) **CLOSURE.** At any time, except when a member is speaking, provided that not less than two (2) members (in addition to the mover and seconder) have spoken to the question before the meeting, any member may move and second without debate, that the question be now put. If a clear majority of the members present vote for it, no further amendment or debate shall be allowed, except that the mover of the original motion shall be allowed a right of reply, after which the vote shall be taken immediately.
- (16) **MATTERS NOT PROVIDED FOR.** The General Rules of Debate shall be applied to every matter not provided for in these Standing Orders.
- (17) **ELECTRONIC MEETINGS.** Any meeting of the Society, a Lodge, a District or any other group of people may be held by the requisite quorum for that meeting:

- (a) Being assembled together at the place, date and time appointed for the meeting; or
- (b) participating in the meeting by means of audio, audio and visual, or electronic communication; or
- (c) by a combination of both of the methods described in paragraphs (a) and (b).

In addition:

- (a) A person (including, as applicable, any Deputy or other proxy or representative of a person under these Rules) may:
 - (i) participate in a meeting by means of audio, audio and visual, or electronic communication; and
 - (ii) vote by signifying their assent or dissent by electronic means (including, for the avoidance of doubt, voting on a personal computer, with such vote being transmitted to the meeting),

If the Board approves those means and the relevant person complies with any conditions imposed by the Board in relation to the use of those means (including, for example, conditions relating to the identity of the person and that person's approval or authentication (including electronic authentication) of the information communicated by electronic means).

- (a) The Society, Lodge, District or other group is not required to hold meetings in the manner specified in G.R. 4(17)(b) or 4(17)(c). Meetings will be held in that manner only if the notice of meeting so specifies or the Board (or other relevant governing body) otherwise decides that the Society, Lodge, District or other group should do so.
- (b) To avoid doubt, a person participating in a meeting by means of audio, audio and visual, or electronic communication is present at the meeting and (if and to the extent relevant) is part of the quorum for the meeting.

5. CONSTITUTION AND REGISTERED OFFICE

- (1) The Society shall consist of an unlimited number of members, and shall be divided into branches called Districts and Lodges.
- (2) The contributions and benefits payable by and to members shall be in accordance with these Rules, or registered District or Lodge Rules.
- (3) The Society may have Junior Lodges.
- (4) The Registered Office shall be at 142 Lambton Quay, Wellington and when the situation of the Registered Office is changed, notice thereof shall be sent to the Registrar within fourteen (14) days of the date of the decision to change.

6. OBJECTS OF THE SOCIETY

The objects of the Society shall be to provide by contributions of the members, donations, levies and interest on capital;

- (1) For insuring a sum of money to be paid on the death of a member, a member's partner or spouse, or the surviving partner or spouse of a deceased member.

- (2) For the relief or maintenance of the members and their dependants, or in the cases hereinafter or in the Rules of any branch provided, during sickness or other infirmity, whether bodily or mental, in old age or in widowhood.
- (3) For the relief or maintenance of the orphan children of members during minority.
- (4) For granting assistance to the surviving partner or spouse and children of deceased members.
- (5) For medical, surgical and ancillary attendances and services, relief or requisites for the members, their partner or spouse (including any former partner or spouse of a member), children of a member (including children of a partner or spouse of a member), fathers, mothers, brothers, sisters, nephews, nieces, or wards being orphans.
- (6) For assisting members when in distressed circumstances and for making grants to members who may be incapacitated by accident from following their usual employment.
- (7) For assisting branches unable to meet their engagements.
- (8) For endowment of members of any age.
- (9) For managing investments and funds and investing money on behalf of Districts and Lodges.
- (10) For providing fidelity insurance.
- (11) For the operation of a Credit Union in accordance with Part III of the Act.
- (12) For making donations both within and without the circle of its membership for charitable, benevolent, philanthropic, or cultural purposes.
- (13) For carrying out all such things as are lawful for friendly societies and in the opinion of the Society are incidental or conducive to the attainment of the objects of the Society or any of them.

7. GOVERNMENT

- (1) The Society shall be governed by a Conference called the Movable Conference held biennially composed as hereinafter provided and also by a Special Conference held in Wellington in the years between Movable Conferences.
- (2) EXCEPT as hereinafter provided a S.C. shall have all the powers of a M.C. and wherever in the General Rules there is provision for a M.C. then it shall also apply equally to a S.C. unless the context otherwise requires. The exceptions are:-
 - (a) Elections/appointments of Society Officers, Directors, Fraternal Council members and Trustees shall not be held; and
 - (b) The maximum representation provided under G.R. 9 for a District or Lodge shall not be more than two (2) deputies who may exercise all the votes to which such District or Lodge is entitled.
- (3) Between M.C.'s and S.C.'s the Society shall be administered by a Central Body called the Board of Directors whose composition, duties and powers are set out in G.R. 22.

- (4) Any District, or a Lodge in a de-registered District, desirous of calling a S.M.C., may request the Board of Directors to call such a conference for such business specified by the District or Lodge. On the receipt of the request the GENM. shall forthwith advise all Districts and Lodges of the detail of the request. Districts and Lodges shall, within twenty-one (21) days of receipt by them of the request, advise the Board of Directors whether they support the calling of an S.M.C. for the objects specified. If a majority of Districts and Lodges by number (not by voting strength) support the calling of an S.M.C. then the Board of Directors shall convene an S.M.C. to be held not later than twenty-eight (28) days after the date on which the GenM. received advice from the required majority of Districts and Lodges.

8. MOVABLE CONFERENCE (CONSTITUTION OF)

- (1) The M.C., shall be held at such time and place as shall be decided upon at the previous M.C.
- (2) The M.C. shall consist of the Society Officers, the Board of Directors as provided in G.R. 22 (2), Trustees, the Fraternal Council as provided in G.R. 16(1) and the Deputies appointed by Districts and Lodges (as the case may be).
- (3) The Chairman of the Board of Directors shall preside at the M.C. and in his or her absence the Deputy Chairman shall preside. Should both be absent then a Chairman shall be elected by the M.C. The Chairman shall delegate to the G.M. the chairmanship of the opening, installation, closing of the MC and any other part of the M.C. as the Chairman in his or her sole discretion shall decide.
- (4) The Society Officers, the Board of Directors as provided in G.R. 22 (2) and Fraternal Council as provided in G.R. 16 (1) shall not vote, but shall be entitled to submit business, propose or second motions, and speak upon all questions coming before the M.C.
- (5) P.G.M's of the Society may attend M.C.'s and shall be entitled to speak upon all questions coming before the M.C. but shall not vote nor propose or second motions, except that a P.G.M. may move or second a motion for the admission of a member to the Grand Master's Degree.

9. MOVABLE CONFERENCE (DEPUTIES)

- (1) The number of Initiated, Registered and Honorary Members in each Lodge or District as determined by the immediately preceding Annual Return (subject to adjustment as hereinafter provided) shall collectively create a Deputy entitlement on a Lodge or District basis as follows:
 - (a) Registered Districts shall be entitled to be represented by one (1) deputy per one thousand (1000), or part thereof, of Initiated, Registered and Honorary Members.
 - (b) Lodges in de-registered Districts shall be entitled to be represented by one (1) deputy per one thousand (1000), or part thereof, of Initiated, Registered and Honorary Members.
 - (c) A Lodge or District may be represented by a lesser number of deputies than that to which it is entitled who may exercise all the votes to which such District (or Lodge if applicable) is entitled.

- (d) Lodges or Districts entitled to only one (1) Deputy under this Rule may be represented as well by one (1) observer Deputy who shall have the right to move or second motions and speak on all matters, but shall have no vote.
- (e) No District or Lodge shall be represented by more than four (4) Deputies.
- (f) That for the purposes of calculating the Deputy entitlement under this rule, the Board of Directors may in its absolute discretion amend the number of Initiated, Registered and Honorary Members of any Lodge or District. Such calculation shall be made as at 31 May in each year and details supplied to Lodges and Districts by 1 August in each year. The calculation shall take into account:-
 - (i) By deducting from the numbers in the preceding Annual Return any members who have ceased to retain their membership by virtue of G.R.245(2)(b)(i).
 - (ii) By adding to the numbers in the preceding Annual Return any members who are directly Society members (Lodge number in the 2000 series). Such members will be added to the Lodge or District nearest to the members post code.
- (2) Any member who has taken the Purple Degree previous to nomination and is not a Society Officer, a member of the Board of Directors as provided in G.R. 22(1), a Past Grand Master, a Past Secretary of the Order or a member of the Fraternal Council, shall be eligible for appointment as a Deputy to an M.C. and no Lodge or District shall have a rule or pass a resolution limiting the choice of Deputies to members of any particular Lodge or District.
- (3) Each deputy shall be a member of the Lodge or District they represent.
- (4) Deputies may exercise the votes to which their Lodge or District is entitled, as hereinafter provided on all questions, which may be brought before the M.C.
- (5) The names of the Deputies appointed shall be notified to the GenM. and the certificate of appointment forwarded to him or her so as to reach him or her forty-two (42) clear days before the day set for holding M.C. In the event of any Deputy duly appointed becoming disqualified from any cause between the date of his or her appointment and the holding of the M.C. or should he or she be unable to attend, the Lodge or District Officers may fill the vacancy.
- (6) Each District and Lodge shall pay the expenses of its own deputies. The Society shall pay the expenses of the Society Officers, Board of Directors, Fraternal Council Members and their accompanying partner or spouse and such other expenses as agreed with the host District or Lodge. The Society shall pay the expenses of Past Grand Masters and their accompanying partner or spouse, the travel expenses within New Zealand of attending a Movable Conference and the travel expenses within New Zealand of Past Grand Masters when attending a Special Conference.

10. MOVABLE CONFERENCE (VOTES)

- (1) Each Lodge or District shall be entitled to one (1) vote for each Initiated, Registered and Honorary Member represented by that Lodge or District as determined by the immediately preceding Annual Return. That for the purposes of calculating the voting entitlement under this rule, the Board of Directors may in its absolute discretion amend the number of Initiated and Registered Members of any Lodge or District. Such

calculation shall be made as at 31 May in each year and details supplied to Lodges and Districts by 1 August in each year. The calculation shall take into account:-

- (a) By deducting from the numbers in the preceding Annual Return any members who have ceased to retain their membership by virtue of G.R.245(2)(b)(i).
 - (b) By adding to the numbers in the preceding Annual Return any members who are directly Society members (Lodge number in the 2000 series). Such members will be added to the Lodge or District nearest to the members post code.
- (2) A Lodge or District not entitled to be represented by a deputy under G.R. 9 or any Lodge or District with a deputy entitlement and not attending an M.C. of the Society, may delegate its voting entitlement to any other District or Lodge that will be represented at the M.C. or the Chairman of M.C. Such delegation shall be made in writing prior to the closing date for business of the M.C. and a copy shall accompany the Deputy Certificate submitted to the GenM. by the receiving Lodge or District.

11. NOMINATIONS AND BUSINESS FOR M.C.

- (1) Nominations for G.M., D.G.M., Directors, and for Trustees, together with notice of amendments of rules and business, which have the approval of the District Conference, shall be forwarded to the GenM. so as to reach him or her forty-two (42) clear days before the date set for holding M.C., provided
- that no nomination for any Office shall be made unless the nominee's consent is first obtained by the District.
- (2) The provision of Rule 11(1) shall apply to any Lodge entitled to representation at M.C. under G.R. 9 save that approval shall be given by a Lodge A.G.M. and the Lodge shall obtain any consents required.
- (3) The GenM. shall forward to all Districts and Lodges so as to reach them at least twenty-eight (28) clear days before the date set for holding M.C. details of all business and elections to be considered at the M.C.
- (4) Candidates for Society Office must be over twenty (20) years of age and must have taken the Purple Degree previous to nomination and must be members of the Order, and their names and respective titles shall be written or printed and a copy thereof given to every Deputy at the time of or previous to election.
- (5) Candidates for election to Society Office may provide a personal pen portrait detailing their experience and record both within and outside the Society on the form prescribed by the Board of Directors. Such pen portraits, to form part of the business paper.

12. M.C. (ORDER OF BUSINESS)

- (1) The Officers and Deputies shall take their places, and the roll be called by the F.M. If the appointment of any Deputy is objected to, the meeting shall decide whether the Deputy objected to shall be allowed to take his or her place.
- (2) Should any irregularity be discovered in the appointment of a Deputy, any business in which such Deputy shall have taken part shall not thereby be annulled.
- (3) Unless the meeting decides otherwise the meeting shall proceed with the business on the business paper in the following order:-

- (a) Reports of the G.M., Chairman of the Board of Directors, GenM., Board of Directors, F.M. and Fraternal Council.
 - (b) Financial Statements and Auditors Report.
 - (c) Reports of Committees.
 - (d) (i) Election of Officers, Directors and Trustees.
(ii) Appointment of Fraternal Council members.
(iii) Appointment of auditor/s.
 - (e) Revision of Rules, General Propositions and remits.
 - (e) Fixing the place and time for the next M.C.
 - (f) Reading and confirmation of minutes.
- (4) The meeting may at any stage elect such Committees and Honorary Assistant Officers as may be found necessary for the consideration or transaction of any business.

13. METHOD OF POLLING

- (1) The following shall be the method of polling at all elections in the Society, Districts and Lodges (except as provided in any District Special Rules assuring absolute majority voting):- Each voter shall be furnished with a printed or written list of the candidates or places to be polled for, and shall strike out the names or places for which it is not desired to vote. Scrutineers shall be appointed to collect and count the votes, and the numbers having been recorded by the Chairperson, the candidate or candidates or place receiving the highest number of votes shall, in accordance with the number of members or places required, be declared elected or selected, providing the votes received respectively represent a clear majority of the votes of the Deputies or members present and actually voting thereof.
- (2) Where the number of positions polled for is not filled by reason of a requisite number of candidates not having received a majority of votes, then the names of those candidates receiving the lowest number of votes whose total votes added together do not make a majority shall be eliminated from the ballot and the polling shall continue until the remaining positions are filled. Where by reason of two (2) or more of such candidates receiving an equal number of votes, the positions cannot be filled then a further ballot shall be taken between those receiving the equality of votes and all others, if any, who receive a lesser majority of votes at the ballot in question and the polling shall continue in like manner as when a ballot does not provide the requisite number of members to fill the positions. In the case of a final ballot where the votes are equal the Chairperson shall exercise his or her casting vote. Should a position arise where this rule cannot be applied then the Chairperson shall take such steps as to him or her seem equitable and necessary to reach a final ballot. A final ballot is one where there is no possibility of a different result by reason of there being no candidate in the ballot but those receiving the equality.
- (3) No candidate shall be competent to stand his or her poll for any office or position if not present, unless he or she has personally signified to the GenM. D.S., F.A. or F.S. (as is applicable) his or her intention to serve if elected.

- (4) The number of votes received by each candidate or place shall be announced by the Chairperson after each ballot and shall be recorded in the minutes of the meeting. In any published records the number of votes of the successful candidates only shall be given.
- (5) In every election the Scrutineers shall reject any voting paper that contains uncanceled more or less than the required number of names.
- (6) If only one (1) nomination is received, the nomination shall be put to the meeting, and if rejected, the officer presiding shall receive other nominations and at once proceed to election.

14. OFFICERS OF THE SOCIETY

- (1) The following shall be the officers of the Society:
 - Grand Master
 - Deputy Grand Master
 - Immediate Past Grand Master
 - Fraternal Manager
 - Treasurer (provided that he or she is a member of the Order)
- (2) The G.M., D.G.M. elected at each M.C. shall be installed in their respective offices following the conclusion of each M.C. and assume the duties of their office as from such installation.
- (3) In the event of the G.M. dying, resigning, or being removed from office, the D.G.M. shall immediately assume the office of Grand Master, without prejudice, however, to his or her eligibility for election as G.M. at the next M.C. and the office of the D.G.M. shall remain vacant until the next M.C. If the G.M. and the D.G.M. should both die, resign or be removed from office, the last preceding Grand Master shall immediately assume the office of G.M., and continue to hold such office until the next M.C.; and the office of D.G.M. shall remain vacant until the next M.C.
- (4) When it is desired that any person representing the Society should attend meetings of Districts or Lodges, the invitation must be extended through the GenM. When any person is appointed by the Board of Directors to attend any District or Lodge meeting by request of such District or Lodge they shall be paid their reasonable expenses by the District or Lodge requiring their attendance.
- (5) The G.M. upon completing his or her term of office to the satisfaction of the M.C. shall be presented with a G.M.'s jewel.
- (6) As from the date of their election or appointment, the Society Officers, Directors, GenM., Fraternal Council Members, Trustees and National Investment Team members shall be protected, while on business for the Society, by a policy of accident insurance, premiums for such being paid by the Society.
- (7) Fraternal Order of Precedence. The order shall be:-
 - (a) Grand Master.
 - (b) Deputy Grand Master.
 - (c) Fraternal Manager.
 - (d) Immediate Past Grand Master.
 - (e) Fraternal Council Members.

- (f) Chairman of the Board of Directors.
- (g) Directors and Trustees of the Order.
- (h) Past Grand Masters.
- (i) General Manager.
- (j) Treasurer of the Order.
- (k) Past Directors.
- (l) District Grand Master.
- (m) District Deputy Grand Master.
- (n) District Secretary.
- (o) Immediate Past District Grand Master.
- (p) District Treasurer.
- (q) District Management Committee and District Trustees.
- (r) Past District Grand Masters.

The Fraternal Order of Precedence is the order in which Society and District members should be welcomed, seated, addressed and reply at any Lodge, District or Society event or function at which they are present. This does not apply to Society Board Meetings.

15. FRATERNAL MANAGER

- (1) There shall be a Fraternal Manager who shall be appointed by the Board of Directors. He or she shall be responsible to the GenM.
- (2) The remuneration package of the F.M. shall be set by the Board of Directors.
- (3) A F.M. who has served that office for a period of five (5) years may, with the consent of the M.C. be entitled to receive the Grand Masters Degree and the jewel of a Past Grand Master and to have his or her name enrolled on the merit board of the Society. He or she shall rank as an Honorary P.G.M. of the Society.
- (4) The appointment of the F.M. may be terminated in accordance with the provisions of his or her employment contract.
- (5) If for any reason whatsoever the position of F.M. becomes vacant the Board of Directors shall without delay take all reasonable steps to fill the position by a new appointment.
- (6) His or her duties shall include:
 - (a) Managing the functions of the Fraternal Administrators, allocating to them their duties, receiving and collating reports from them and providing summaries to the Board of Directors, the GenM. and the Fraternal Council as appropriate.
 - (b) Acting as Secretary to the Fraternal Council, managing its functions and business including preparing reports for it and preparing its reports for the Board of Directors.
 - (c) Carrying out all Ceremonial Duties necessary for maintaining the fraternal activity of the Order, including any duties requested by the Grand Master.
 - (d) Carrying out all Ceremonial Duties for M.C. including any installation ceremonies.
 - (e) Such other duties as the Board of Directors or the GenM. shall from time to time designate.

- (7) The F.M. shall be entitled to attend and speak at any District Conference, District or Lodge AGM's and Management Committee Meetings and Lodge or Branch Lodge Meetings.
- (8) The F.M. shall not be eligible to be a member of the Board of Directors.
- (9) The F.M. shall fulfil the position of Secretary of the Society as required by the Act.
- (10) A detailed position description and schedule of responsibilities of the F.M. shall be set out and recorded in an administrative manual to be maintained by the GenM. A copy of such details will be available to any District or Lodge on request.
- (11) The detailed position description and schedule of responsibilities of the F.M. shall make specific provision to meet the circumstances of those Districts and Lodges who do not consolidate their funds on Society.

16. FRATERNAL COUNCIL

- (1) The Fraternal Council (the Council) shall be comprised of:
 - (a) The Grand Master, Deputy Grand Master and the Fraternal Manager (who shall be the Executive Members of the Council) AND
 - (b) Up to four (4) other members who shall be appointed at each M.C. for a term of two (2) years and are eligible for re-appointment.
 - (c) One Director appointed by the Board at the invitation of the Executive Members of the Council (G.R. 16(1)(a)) after each MC. Such appointee shall have the same speaking and voting rights as the other Fraternal Council members.
- (2) The Executive Members of the Council shall call for expressions of interest from the membership for the positions of Fraternal Council Members. The Executive Members may also consider members of their own choice. The Executive Members will recommend to each M.C. the members for appointment as Council Members.

Candidates must be over twenty (20) years of age, be members of the Order and have taken the Purple Degree previous to appointment.
- (3) The Council shall meet not less than four (4) times each year at such times and places as it shall decide and it shall report to the F.A.'s or F.S's. and to the Board of Directors following each meeting. It shall provide an Annual Report to each M.C.
- (4) The Grand Master shall be the Chairman of the Council or in his or her absence the Deputy Grand Master.
- (5) The appointed members shall be installed in their office following the conclusion of each M.C. and assume the duties of their office as from such installation until the next M.C.
- (6) Only the G.M. and D.G.M. from the Board of Directors are eligible to be members of the Council.
- (7) At meetings of the Council each member shall be entitled to one (1) vote. The Chairman shall also exercise a casting vote.

- (8) The quorum for a meeting is four (4) members, two (2) of whom must be Executive Members.
- (9) Members of the Council (except the F.M.) shall be paid an annual fee to be determined at each S.C. and M.C. together with all reasonable expenses incurred through the activities of the Council.
- (10) The Council shall be responsible to transact the following business:
 - (a) Receive reports of the G.M., the F.M. and any other reports deemed to be appropriate.
 - (b) Prepare a Strategic Plan and co-ordinate the implementation of the plan and other promotional activities.
 - (c) Assess and award membership awards for Lodges and members including the White Star Merit Jewel.
 - (d) Receive and assess all applications for Educational Scholarships and recommend to the Board the applicants selected for awards.
 - (e) Transact any other Fraternal Business that may be deemed appropriate and any business referred to it by the Board of Directors.
- (11) A detailed schedule of responsibilities of the Fraternal Council shall be set out in an administrative manual to be maintained by the GenM. A copy of such details will be available to any District or Lodge on request.
- (12) The detailed schedule of responsibilities of the Fraternal Council shall make specific provision to meet the circumstances of those Districts and Lodges who do not consolidate their funds on Society.

17. GENERAL MANAGER

- (1) There shall be a General Manager who shall be appointed by the Board of Directors. He or she shall be responsible for the administration of the Society. His or her duties shall be determined by the Board of Directors. He or she shall be responsible to the Board of Directors who shall set his or her remuneration package.
- (2) The appointment of the GenM. may be terminated in accordance with the provisions of his or her employment contract.
- (3) A detailed position description and schedule of responsibilities of the GenM. shall be set out and recorded in an administrative manual to be maintained by the GenM. A copy of such details will be available to any District or Lodge on request.
- (4) The GenM. shall not be eligible to be a member of the Board of Directors.
- (5) The GenM. shall attend meetings of the Board of Directors but shall have no vote.
- (6) At MC or SC the GenM. may speak, move and second motions but shall have no vote.
- (7) If for any reason whatsoever the position of GenM. becomes vacant the Board of Directors shall without delay take all reasonable steps to fill the position by a new appointment.

(8) The Board may attribute to the General Manager such title for his/her position as the Board may in its sole discretion, from time to time, decide. The Board shall, as required from time to time, advise Districts and Lodges of the title attributed to the person filling the role of General Manager.

18. *Deleted*

19. TREASURER OF THE ORDER

(1) A Treasurer of the Order shall be appointed by the Board of Directors and shall continue in office during the pleasure of the Board.

(2) A T.O. shall be over the age of twenty (20) years.

(3) The duties of the T.O. shall be to render assistance to the GenM.

20. TRUSTEES OF THE ORDER

(1) (a) There shall be three (3) Trustees of the Order.

(b) The GenM., T.O., and F.M. shall not be eligible for election as a Trustee.

(c) One (1) Trustee shall retire by rotation prior to each M.C. He or she shall be eligible to stand for re-election. The Trustees shall establish an order of rotation for retirement and shall from time to time confirm that order to the GenM.

(d) The Trustees (other than salaried employees of Society) shall receive such remuneration as approved from time to time by the Board of Directors, together with re-imbusement of all reasonable expenses incurred whilst on the business of the Society.

(2) Nominations for Trustees which have the approval of the District Conference or Lodge Annual General Meeting (whichever shall apply) shall be forwarded to the GenM. so as to reach him or her forty-two (42) clear days before the date set for holding M.C. provided that no nomination shall be made unless the nominee's consent is first obtained by the District or Lodge. The Board of Directors may also make nominations with the nominee's consent being first obtained. A pen portrait of the nominee shall be provided with each nomination on the form prescribed by the Board of Directors detailing the experience of the nominee. The pen portraits shall form part of the business paper.

(3) If any Trustee resigns or is removed from office, and refuses or neglects to deliver up, assign, or transfer any property of the Society as the Board of Directors or M.C. shall direct, such Trustee shall be expelled from the Society, and cease to have any further claim on any branch thereof, without prejudice to any liability to prosecution.

(4) (a) A Trustee must be a Director (either elected or appointed) and shall be over the age of twenty (20) years.

(b) Any person who fails to be elected or appointed as a Director is not eligible to stand for the position of Trustee.

(c) Any Trustee who ceases to be either an Elected or Appointed Director shall immediately retire and their position as a Trustee shall be declared vacant.

- (5) A Trustee of the Order shall not be a borrower from the Society. The partner or spouse of a Trustee of the Order shall not be a borrower from the Society. A Trustee shall be deemed to be a borrower if the Trustee or the partner or spouse of the Trustee jointly or severally, directly or indirectly, holds a controlling interest or twenty-five per cent (25%) of the capital of any company or partnership which obtains a loan from the Society.

Note: This clause does not prevent a Trustee of the Order or his or her partner or spouse from borrowing from any branch of which he or she is not a Trustee.

- (6) Every resolution electing a Trustee of the Order shall be entered on the minutes of the meeting at which he or she is elected, and a copy of such resolution, on the form prescribed by the regulations, signed by such Trustee and by the GenM. shall be forwarded within fourteen (14) days to the Registrar General of Land and the required return shall be made to the Registrar.
- (7) Every document relating to transactions authorised by Sections 33 and 57 of the Act may be executed by a majority of the Trustees.
- (8) Any person following a profession or trade shall not, by reason of his or her being a Trustee, be debarred from making professional or trade charges, but shall be entitled to make such charges when authorised or employed by the Trustees of the Society, District or Lodge concerned.
- (9) A Trustee may delegate his or her Trusteeship in accordance with Section 31 of the Act.

21. AUDITOR

An Auditor shall be appointed annually in accordance with, and subject to, the provisions of the Act.

22. BOARD OF DIRECTORS

- (1) The Board of Directors shall consist of five (5) persons, at least two (2) of whom shall be elected under G.R. 22(2)(a) and at least one (1) of whom shall be appointed under G.R. 22(2)(b). The Board of Directors shall make a recommendation to M.C. for the number of elected and appointed Directors to make up the total Board. The recommendation of the Board of Directors is to be included in the notice of the M.C. and in the agenda papers for the M.C.
- (2) The Board of Directors shall be comprised of:
- (a) At least two (2) persons who are a member of the Society and are nominated in accordance with G.R. 11 and elected by M.C. (Elected Directors).
- (b) At least one (1) person who is not a member of the Society who shall be an Independent Director. The Board of Directors shall recommend to M.C. the person to be appointed by M.C. (Appointed Director). All Appointed Directors shall retire prior to each M.C. and be eligible for reappointment.
- (c) Two (2) further Directors in addition to those provided for in subclauses (a) and (b) hereof. Such further Directors may be either Elected or Appointed Directors. The Board of Directors shall recommend to M.C. whether the further Directors shall be appointed, elected or a combination of both. The recommendation of the Board of Directors is to be supplied to Districts and Lodges immediately following the July

Board Meeting before MC and is to be included in the notice of the M.C. and in the agenda papers for the M.C. If the recommendation is for a further Appointed Director (or Directors) then the Board of Directors shall recommend to M.C. the person (or persons) to be so appointed. If the positions of the further Directors are not filled by M.C. then the Board of Directors shall at its first regular meeting following M.C. fill any vacancy (or vacancies) that exist as the Board in its sole discretion shall decide. In exercising its authority the Board of Directors shall have the power to deem an appointee to be categorised as an Elected Director. All Directors appointed under this provision shall retire at the next M.C. and be eligible for re-election or re-appointment as the case maybe.

- (3) In addition to any other Director retirements as provided by G.R. 22(2)(b) and (c), one (1) Elected Director shall retire by rotation prior to each M.C. He or she shall be eligible to stand for re-election. The Director retiring shall be the one who has been longest in office since their last election. As between Directors who have been in office for an equal length of time since their last election the one to retire shall be the Director who has held the office of Director for the longest time, and as between two (2) or more Directors who have held office an equal length of time, the Director to retire shall, in default of agreement between them, be determined by lot. The retiring Director shall act as a Director throughout the meeting at which they retire.
- (4) The appointed Fraternal Council members shall not be eligible to be a member of the Board of Directors.
- (5) The Board of Directors at its first meeting after M.C. shall elect a Chairman and Deputy Chairman to hold office until the completion of the next M.C.
- (6)
 - (a) The remuneration of the Directors shall be determined by the Society at each S.C. and M.C. and failing such determination shall remain at the rate of remuneration last determined. The remuneration shall be deemed to accrue from day to day and shall be divided amongst the Directors in such manner as the Board shall from time to time determine and in default of such determination shall be divided equally between them.
 - (b) In addition to such remuneration as aforesaid:
 - (i) every Director may be reimbursed, or the Society may pay on behalf of a Director, such reasonable travelling, hotel and other expenses as may be incurred in attending meetings of the Board, General Meetings, or other meetings or any other expense which may otherwise be properly incurred with the approval of the Board in or about the business of the Society.
 - (ii) the Board may also approve remuneration to any Director for undertaking any work not in his or her capacity as a Director or work additional to that normally required of a Director of the Society.
- (7) The Board of Directors may by Ordinary Resolution of which at least twenty one (21) days notice has been given to a Director remove such Director from office before the expiration of his or her period of office notwithstanding anything in these Rules or in any agreement between the Society and that Director.
- (8) The office of Director shall be vacated if the Director:
 - (a) becomes bankrupt or insolvent or makes any arrangement or composition with his or her creditors generally; or

- (b) suffers a mental disorder in terms of the Mental Health (Compulsory Assessment and Treatment) Act 1992; or
 - (c) has a Manager appointed under the provisions of the Protection and Personal Property Rights Act 1998, in respect of his or her affairs; or
 - (d) resigns office as Director by notice in writing to the Society; or
 - (e) has for more than six (6) months been absent without permission of the Directors from meetings of the Directors held during the period; or
 - (f) is convicted of any offence which in the opinion of the majority of the other Directors renders that person unfit to continue to hold office as a Director of the Society; or
 - (g) is disqualified from holding, or otherwise not permitted to hold, office as a Director under the Rules; or
 - (h) is removed from office pursuant to G.R. 22(7)
- (9) All acts done at any meeting of the Board, or of a committee of Directors, or by any person acting as a Director, shall, notwithstanding that it shall afterwards be discovered that there was some defect in the appointment of such Director or person acting as aforesaid or that they or any of them were disqualified or not entitled or permitted to be or remain a Director, be as valid as if every such person had been duly appointed and was qualified to be a Director.
- (10) The Board of Directors shall have the power to co-opt to the Board a person or persons for specific purposes and advice. Any appointment shall cease at the M.C. next following the appointment.
- (11) The Directors may delegate any of their powers to committees of such member or members of their body as they think fit. Any committee so formed shall in the exercise of the powers so delegated conform to any regulations that may be imposed on it by the Directors but shall otherwise conduct its proceedings in accordance with the provisions herein which apply to the proceedings of the Directors. A committee may elect a Chairman from its members and in the case of an equality of votes such Chairman shall have a deliberative and casting vote.
- (12) The members of the Board of Directors as described in clause 22(2) shall each be entitled to vote at meetings of the Board of Directors. Questions arising at any Board meeting shall be decided by a majority of votes. In case of an equality of votes, the Chairman of such meeting shall have a deliberative and casting vote.
- (13) (a) For the purposes of this clause, the term "interested" bears the meaning assigned to that term in section 139 of the Companies Act 1993 on the basis that the reference to the "company" in that section shall be read as a reference to the Society and with such other changes as the context and circumstances require.
- (b) A Director who is in any way, whether directly or indirectly, interested in a transaction or proposed transaction with the Society shall declare the nature of the Director's interest at a meeting of Directors, and shall cause it to be entered in any interests register kept by the Board, and shall not vote in respect of any transaction or proposed transaction in which the Director is interested and, if the Director does so, his or her vote shall not be counted, nor in respect of that

transaction or proposed transaction, shall the Director be counted in a quorum present at the meeting, but the above shall not apply to:

- (i) any arrangement for giving any Director any security or indemnity in respect of obligations undertaken by him or her for the benefit of the Society; or
 - (ii) any arrangement for giving on account of any Director any security to a third party in respect of a debt or obligation of the Society for which the Director has assumed responsibility in whole or in part under a guarantee or indemnity or by the deposit of a security; or
 - (iii) any contract or arrangement with any company, trust or other entity or body in which the Director is interested only as an Officer of such company, trust or other entity or body (or a subsidiary or holding company of any of them) or as a holder of shares or other securities; or
 - (iv) any transaction or proposed transaction between the Society and the Director (or any parent, child, spouse, civil union partner, or de facto partner of the Director) where the transaction or proposed transaction is or is to be entered into in the ordinary course of the Society's business and on usual terms and conditions, and the requirements and prohibitions of this clause G.R. 22(13)(b) may at any time be suspended or relaxed to any extent, and either generally or in respect of any particular transaction or proposed transaction by the Society in General Meeting.
- (14) The Directors shall cause minutes to be made in books provided for the purpose of all resolutions and proceedings at all meetings of the Directors, and of committees of Directors, and the Minute Secretary or other appointed Officer shall record the name of every Director present at any meeting of Directors or committee of Directors in a book to be kept for that purpose.
- (15) The Board of Directors shall meet from time to time as they think fit and as is required for good governance (three (3) to form a quorum, one (1) of whom must be an Elected Director) for the transaction of the following business:
- (a) To exercise all such powers and do all such acts and things as the Society is empowered to do except to the extent that these Rules or the Act expressly require those powers to be exercised by the members or the Trustees or by any other person.
 - (b) To hear appeals as provided by the Rules.
 - (c) To receive financial statements from the GenM.
 - (d) Publish the Financial Statements for the previous year.
 - (e) To prepare the following reports:
 - A report of their proceedings, and cause copies thereof to be sent to each District and Lodge and published on the Manchester Unity Friendly Society website.
 - An Annual Report for presentation at each M.C. addressing the performance of the activities under the Board's control during the previous financial year and any other matter the Board considers appropriate.

- (f) Transact any other business that the Board of Directors may deem necessary.
- (16) The Chairman of the Board of Directors may, and the GenM. on a requisition signed by two (2) Directors stating the reasons for the meeting and the specific business to be considered thereat, shall, at any time summon a meeting of the Board of Directors by notice in writing.
- (17) (a) The Officers and Directors of the Society shall be entitled to attend and speak at any meeting of a Lodge or District.
- (b) Establish, amalgamate, and re-group District and Lodge Branches after having obtained (by special resolution) the consent of Districts and Lodges affected by such decisions.
- (c) Investigate or cause to be investigated the financial statements and position of any District or Lodge which they have reason to believe require investigation, in which case such District or Lodge shall be required by its Officers or Trustees to produce all books, documents or papers necessary for the purposes of the investigation. The expenses incurred in such investigation shall be charged by the Board of Directors to the account of the District, or the Lodge, subject to the investigation.
- (d) They shall have power to veto the appointment of, or remove from office, any Officer of any Lodge or District.
- (e) Investigate the causes of the growing deficiencies of Lodges, and make such orders with reference thereto as they may deem advisable.
- (f) Prosecute, or appoint one (1) of their body to prosecute, any Officer, Trustee, or member of the Society, or any Branch thereof, who may appropriate, or assist in appropriating any moneys or property of the Society, or any Branch thereof, to purposes contrary to its Rules and objects.
- (g) Determine upon the expulsion of any District, Lodge, or member that for a period of two (2) months refuses to comply with a resolution passed by the M.C.
- (h) If thought advisable, issue and sell to Districts and Lodges such articles as may be deemed necessary for the carrying out of the objects of the Society, but it shall be optional whether these are purchased from the Board of Directors.
- (18) The Board of Directors is empowered to convene a S.M.C. for any purpose at a time and place to be fixed by it. Notice of the intention to convene such conference shall be sent to the respective Districts and Lodges at least twenty-eight (28) days prior to the date fixed for the S.M.C. such notice to state the nature of the business for which the S.M.C. is called. The S.M.C. so convened shall be conducted in the manner prescribed in these Rules for a M.C. in respect of the election and representation of Deputies and the Government thereof, but at such a S.M.C. only the business for which special purpose the meeting was called shall be dealt with.
- (19) The Board of Directors shall allocate to the Fraternal Council sufficient funds each year to ensure that the Fraternal Council, the F.M. and F.A's can provide and maintain the Fraternal activities that they are responsible for under G.R.'s 15, 16 and 221.

- (20) In accordance with Section 83(2) of the Act, the Board of Directors shall be authorised on behalf of the Society to accept a request to undertake to fulfil the engagements of a District, Lodge or Branch as the Board shall decide.
- (21) Society is hereby empowered subject to law to execute a Deed indemnifying the Officers and Directors from and against any and all claims, investigations, inquiries, threats, suits (whether instituted by Society or any other person or entity) damages, liability, costs and expenses incurred, suffered or expended by or threatened against the Officers or Directors with respect to or arising either directly or indirectly out of or in connection with any act or omission in his or her capacity as an Officer or Director or employee of Society or as a Director or Officer with another Company or Organisation if undertaken at the request of Society and costs incurred by that Officer or Director in defending or settling any proceedings relating to any such liability.
- (22) Any Elected Director being only a Past Grand, at the expiration of at least three (3) years as a Director, may by consent of the Board of Directors, be permitted to receive the signs and passwords of the degree of a P.D.G.M. and shall rank as an honorary P.D.G.M.
- (23) The provisions of clauses (1), (2), (3) and (15) of this rule shall come into effect for M.C. 2015 and notwithstanding the provisions of G.R. 22(3) all Elected and Appointed Directors holding office at M.C. 2015 shall retire and be eligible for re-election or re-appointment as the case maybe. They shall act as Directors throughout the M.C. 2015 meeting.

23. APPLICATION AND INVESTMENT OF FUNDS

- (1) All monies received shall be applied in carrying out the objects of the Society, and in paying the expenses of management, according to the Rules thereof.
- (2) The Society may hold, purchase, acquire by gift, devise or otherwise, or take on lease any land in the name of the Trustees of the Order and may sell, exchange, mortgage or lease that land or erect, alter, pull down or rebuild buildings on that land and may provide, equip, furnish and maintain on such land any building or part of a building for the purpose of conducting its business therein or for holiday accommodation for the members and their families and may establish and conduct convalescent homes for the aged.
- (3) So much of the funds of the Society as shall not be wanted for immediate use or to meet the usual accruing liabilities, shall, with the consent of the Board of Directors or M.C. be invested by the Trustees in accordance with the provisions of the Act and the Trustee Act 1956.
- (4) The Society may receive from a District or Lodge moneys for investment upon such terms and conditions as the Board of Directors may fix subject to obtaining the consents described in Section 50 of the Act.

24. NATIONAL INVESTMENT TEAM

- (1) The National Investment Team shall consist of the GenM. and the three Society Trustees.
- (2) The National Investment Team's responsibilities shall include:

- (a) Making recommendations to the Board of Directors on the investment of the funds of the Society taking into account the asset allocation guidelines set down from time to time by the Board of Directors.
- (b) Taking into special consideration the requirements for investment of assets or funds being held by the Society specifically for the benefit of a particular District, Lodge or group of members.

25. BANK ACCOUNTS

The Board of Directors shall cause to be opened with one (1) or more banks, such banking accounts in the name of the Order as are considered necessary for conducting the business of the Order. All cheques drawn on any account or accounts and all drafts, bills of exchange, promissory notes and other negotiable instruments for and on behalf of the Order shall be signed in such manner as authorised in writing by the Board of Directors.

26. FINANCIAL STATEMENTS

- (1) The financial statements of the Society shall be under the control of the Board of Directors who shall cause proper accounting records to be kept relating to its transactions and its assets and liabilities; and establish and maintain a satisfactory system of control of its accounting records, its cash holdings and all its receipts and payments, and all such records shall be kept, so as to –
 - (a) Give a true and fair view of the state of affairs of the society and correctly explain its transactions; and
 - (b) Enable the financial position of the society to be determined with reasonable accuracy at any time; and
 - (c) Enable the financial statements of the society to be readily and properly audited pursuant to the Act.
- (2) The annual balance date shall be 31st May.
- (3) All Districts and Lodges (if applicable) shall pay their accounts on demand.
- (4) Every year, before the last day in August, the GenM. shall send to the Registrar the annual returns required by him or her, and shall supply copies to members on application.

27. SOCIETY FUNERAL FUND

- (1) The Society Funeral Fund, established for the purposes of providing for the insurance and re-insurance of funeral benefits payable on account of members, the partner or spouse of a member and the surviving partner or spouse of a deceased member shall be maintained by contributions and interest.
- (2) New entrants to this fund, excepting those contributing to a single premium prepaid funeral benefit shall be under the age of sixty-five (65) years at the date of entry.
- (3) The method of collecting contributions and paying claims shall be as prescribed from time to time by the Board of Directors.

- (4) The Fund shall be valued at least once in every five (5) years and should a surplus be disclosed such amount (if any) as shall be recommended by the Actuary and approved by the Board of Directors and the Registrar shall be appropriated for any of the following purposes:-
 - (a) Management
 - (b) To increase the funeral benefits of members
 - (c) To redeem future contributions of members
- (5) Each member who proposes to contribute to the fund or to increase their existing contributions to the fund shall, if required by the GenM., be medically examined by a duly qualified medical practitioner, who shall report to the GenM. on the form prescribed by the Board of Directors. The Society shall meet the cost of such examination and report.
- (6) A member may contribute for a total maximum benefit of \$10,000.00 (twenty (20) units) (whether by initial contribution or increased contributions) EXCEPT as provided by Rule 27(7)(c)(ii).
- (7) Members Contributions and Benefits:
 - (a) Members admitted prior to 1 December 1982 with an initial \$100 or \$200 funeral benefit may increase their benefit to \$500 under the following table and then may subscribe for units of \$500 under clause (c) hereof.

Table 1 – Additional quarterly contributions payable when a member wishes to increase Funeral Benefit from \$100 or \$200 to \$500.

Ages	Present Funeral Benefit \$100 \$ c	Present Funeral Benefit \$200 \$ c
25 - 39	1.20	0.90
40 - 54	2.80	2.10
55 - 59	4.80	3.60
60 – 64	6.80	5.10
65 – 69	9.20	6.90
70 – 74	13.20	9.90

(b) Members admitted on or after 1 December 1982 and before 30 November 1990 who contributed for a minimum funeral benefit of

\$1,000 under the following table, may then subscribe for units of \$500 under clause (c) hereof.

Table 2 – Quarterly contributions payable throughout life for a funeral benefit of \$1,000. (Applicable to those members who joined on or after 1 December 1982 and before 1 December 1986).

Ages	Quarterly Contribution s \$ c
15 - 19	2.35
20 - 24	2.63
25 - 29	3.07
30 - 34	3.65
35 - 39	4.42
40 - 44	5.51
45 - 49	6.98
50 - 54	8.81
55 - 59	11.19
60 - 65	14.65

- (c) (i) As from 1 December 1990, any eligible member wishing to contribute to this fund under the tables contained in this clause, excepting members increasing their initial benefit to \$500.00 under clause (a) of this rule, shall subscribe for a minimum of one (1) unit of \$500.00.
- (ii) A member who has contributed to this fund prior to attaining sixty-five (65) years of age and has not attained seventy-five (75) years of age, may increase their existing Funeral Assistance Benefit by units of \$500.00 up to a maximum of \$5,000.00 (ten (10) units).

Table 3 – FAB Units prior to 31 May 2001

Quarterly contributions, payable throughout life, per \$500 unit of Funeral Assistance Benefit payable only at death.

Cover	Present Age						
	15-24	25-39	40-54	55-59	60-64	65-69	70-74
\$ 500.00	\$ 1.00	\$ 1.50	\$ 3.50	\$ 5.50	\$ 7.30	\$ 9.50	\$ 14.00
\$ 1,000.00	\$ 2.00	\$ 3.00	\$ 7.00	\$ 11.00	\$ 14.60	\$ 19.00	\$ 28.00
\$ 1,500.00	\$ 3.00	\$ 4.50	\$10.50	\$ 16.50	\$ 21.90	\$ 28.50	\$ 42.00
\$ 2,000.00	\$ 4.00	\$ 6.00	\$14.00	\$ 22.00	\$ 29.20	\$ 38.00	\$ 56.00
\$ 2,500.00	\$ 5.00	\$ 7.50	\$17.50	\$ 27.50	\$ 36.50	\$ 47.50	\$ 70.00
\$ 3,000.00	\$ 6.00	\$ 9.00	\$21.00	\$ 33.00	\$ 43.80	\$ 57.00	\$ 84.00
\$ 3,500.00	\$ 7.00	\$10.50	\$24.50	\$ 38.50	\$ 51.10	\$ 66.50	\$ 98.00
\$ 4,000.00	\$ 8.00	\$12.00	\$28.00	\$ 44.00	\$ 58.40	\$ 76.00	\$112.00
\$ 4,500.00	\$ 9.00	\$13.50	\$31.50	\$ 49.50	\$ 65.70	\$ 85.50	\$126.00
\$ 5,000.00	\$10.00	\$15.00	\$35.00	\$ 55.00	\$ 73.00	\$ 95.00	\$140.00
\$ 5,500.00	\$11.00	\$16.50	\$38.50	\$ 60.50	\$ 80.30	\$104.50	
\$ 6,000.00	\$12.00	\$18.00	\$42.00	\$ 66.00	\$ 87.60	\$114.00	
\$ 6,500.00	\$13.00	\$19.50	\$45.50	\$ 71.50	\$ 94.90	\$123.50	
\$ 7,000.00	\$14.00	\$21.00	\$49.00	\$ 77.00	\$102.20	\$133.00	
\$ 7,500.00	\$15.00	\$22.50	\$52.50	\$ 82.50	\$109.50	\$142.50	
\$ 8,000.00	\$16.00	\$24.00	\$56.00	\$ 88.00	\$116.80	\$152.00	
\$ 8,500.00	\$17.00	\$25.50	\$59.50	\$ 93.50	\$124.10	\$161.50	
\$ 9,000.00	\$18.00	\$27.00	\$63.00	\$ 99.00	\$131.40	\$171.00	
\$ 9,500.00	\$19.00	\$28.50	\$66.50	\$104.50	\$138.70	\$180.50	
\$10,000.00	\$20.00	\$30.00	\$70.00	\$110.00	\$146.00	\$190.00	

Table 4 – FAB Units after 1 June 2001

Quarterly contributions, payable throughout life, per \$500 unit of Funeral Assistance Benefit payable only at death.

Cover	Present Age						
	15-24	25-39	40-54	55-59	60-64	65-69	70-74
\$ 500.00	\$1.00	\$1.50	\$3.50	\$6.00	\$8.50	\$11.50	\$16.50
\$ 1,000.00	\$2.00	\$3.00	\$7.00	\$12.00	\$17.00	\$23.00	\$33.00
\$ 1,500.00	\$3.00	\$4.50	\$10.50	\$18.00	\$25.50	\$34.50	\$49.50
\$ 2,000.00	\$4.00	\$6.00	\$14.00	\$24.00	\$34.00	\$46.00	\$66.00
\$ 2,500.00	\$5.00	\$7.50	\$17.50	\$30.00	\$42.50	\$57.50	\$82.50
\$ 3,000.00	\$6.00	\$9.00	\$21.00	\$36.00	\$51.00	\$69.00	\$99.00
\$ 3,500.00	\$7.00	\$10.50	\$24.50	\$42.00	\$59.50	\$80.50	\$115.50
\$ 4,000.00	\$8.00	\$12.00	\$28.00	\$48.00	\$68.00	\$92.00	\$132.00
\$ 4,500.00	\$9.00	\$13.50	\$31.50	\$54.00	\$76.50	\$103.50	\$148.50
\$ 5,000.00	\$10.00	\$15.00	\$35.00	\$60.00	\$85.00		
\$ 5,500.00	\$11.00	\$16.50	\$38.50	\$66.00	\$93.50		
\$ 6,000.00	\$12.00	\$18.00	\$42.00	\$72.00	\$102.00		
\$ 6,500.00	\$13.00	\$19.50	\$45.50	\$78.00	\$110.50		
\$ 7,000.00	\$14.00	\$21.00	\$49.00	\$84.00	\$119.00		
\$ 7,500.00	\$15.00	\$22.50	\$52.50	\$90.00	\$127.50		
\$ 8,000.00	\$16.00	\$24.00	\$56.00	\$96.00	\$136.00		
\$ 8,500.00	\$17.00	\$25.50	\$59.50	\$102.00	\$144.50		
\$ 9,000.00	\$18.00	\$27.00	\$63.00	\$108.00	\$153.00		
\$ 9,500.00	\$19.00	\$28.50	\$66.50	\$114.00	\$161.50		
\$10,000.00	\$20.00	\$30.00	\$70.00	\$120.00	\$170.00		

- (d) As from 1/6/96 any eligible member wishing to contribute to this fund for a Single premium prepaid benefit payable on death shall subscribe for a minimum of one (1) unit of \$1,000.00 and a maximum of ten (10) units of \$1,000 under the following tables.

Except as provided in clause (e) of this rule this benefit shall not accrue any bonuses or other increases by way of appropriation of surplus. The benefit or any part thereof, payable under this clause shall not be paid until the death of the contributor.

- (e) For members seventy-five (75) years and over, contributions are an amount equal to the benefit payable. e.g. A one thousand dollar (\$1,000) benefit requires a contribution of one thousand dollars (\$1,000). Notwithstanding clause (d) of this rule these units shall be entitled to participate in any surplus distribution at a rate recommended by the Actuary and approved by the Board of Directors.

Table 5 – Single Premium Units prior to 31 May 2001

Single contribution payable to secure \$1,000.00 Funeral Benefit payable only at death.

AGE AT		AGE AT		AGE AT		AGE AT	
ENTRY	PREMIUM	ENTRY	PREMIUM	ENTRY	PREMIUM	ENTRY	PREMIUM
15	\$ 181.70	30	\$ 260.80	45	\$ 398.76	60	\$ 578.47
16	\$ 187.24	31	\$ 267.67	46	\$ 410.15	61	\$ 592.06
17	\$ 191.25	32	\$ 274.80	47	\$ 421.53	62	\$ 605.93
18	\$ 195.43	33	\$ 282.22	48	\$ 432.95	63	\$ 620.00
19	\$ 199.81	34	\$ 289.94	49	\$ 444.34	64	\$ 634.20
20	\$ 204.34	35	\$ 298.02	50	\$ 455.78	65	\$ 648.43
21	\$ 209.04	36	\$ 306.46	51	\$ 467.31	66	\$ 662.54
22	\$ 213.95	37	\$ 315.27	52	\$ 478.92	67	\$ 676.33
23	\$ 219.02	38	\$ 324.49	53	\$ 490.62	68	\$ 689.62
24	\$ 224.28	39	\$ 334.08	54	\$ 502.44	69	\$ 702.37
25	\$ 229.77	40	\$ 344.03	55	\$ 514.47	70	\$ 714.80
26	\$ 235.51	41	\$ 354.38	56	\$ 526.75	71	\$ 727.22
27	\$ 241.50	42	\$ 365.09	57	\$ 539.28	72	\$ 739.59
28	\$ 247.73	43	\$ 376.10	58	\$ 552.07	73	\$ 751.73
29	\$ 254.16	44	\$ 387.36	59	\$ 565.14	74	\$ 763.51

Table 6 – Single Premium Units after 1 June 2001

Single contribution payable to secure \$1,000.00 Funeral Benefit payable only at death.

AGE AT		AGE AT		AGE AT		AGE AT	
ENTRY	PREMIUM	ENTRY	PREMIUM	ENTRY	PREMIUM	ENTRY	PREMIUM
15	\$ 191.00	30	\$ 274.00	45	\$ 419.00	60	\$ 608.00
16	\$ 197.00	31	\$ 282.00	46	\$ 431.00	61	\$ 622.00
17	\$ 201.00	32	\$ 289.00	47	\$ 443.00	62	\$ 637.00
18	\$ 206.00	33	\$ 297.00	48	\$ 455.00	63	\$ 651.00
19	\$ 210.00	34	\$ 305.00	49	\$ 467.00	64	\$ 666.00
20	\$ 215.00	35	\$ 313.00	50	\$ 479.00	65	\$ 681.00
21	\$ 220.00	36	\$ 322.00	51	\$ 491.00	66	\$ 696.00
22	\$ 225.00	37	\$ 332.00	52	\$ 503.00	67	\$ 711.00
23	\$ 230.00	38	\$ 341.00	53	\$ 516.00	68	\$ 725.00
24	\$ 236.00	39	\$ 351.00	54	\$ 528.00	69	\$ 738.00
25	\$ 242.00	40	\$ 362.00	55	\$ 541.00	70	\$ 751.00
26	\$ 248.00	41	\$ 373.00	56	\$ 554.00	71	\$ 764.00
27	\$ 254.00	42	\$ 384.00	57	\$ 567.00	72	\$ 777.00
28	\$ 261.00	43	\$ 395.00	58	\$ 580.00	73	\$ 790.00
29	\$ 267.00	44	\$ 407.00	59	\$ 594.00	74	\$ 802.00

For members aged seventy-five (75) years and over, contributions are an amount equal to the benefit payable e.g. A \$1000 benefit requires a contribution of \$1000.

28. FUNERAL BENEFITS

- (1) No money shall be paid upon the death of a member or other person except upon the production of a certificate of death under the hand of the Registrar of Deaths.
- (2) Where a certificate of death is not available the Board of Directors may authorise the GenM. to accept a claim on production of such evidence as the law permits and the Board of Directors in their sole discretion shall require.
- (3) In cases of dispute respecting the legal claimant for funeral money, or there being no claimant, the District or Lodge officers may pay the expenses of a member's funeral, the balance being placed to the credit of the District or Lodge, with power of disposal to the legal applicant.
- (4) Members who applied for an initial funeral benefit of \$100 or \$200 with an option that \$40 or \$80 respectively be paid from their funeral entitlement on the death of their partner or spouse, may claim such benefit by providing the documentation required pursuant to clause (1), or clause (2) hereof.

Only one (1) claim can be made per benefit.

- (5) Members contributions for their existing funeral benefit as at 30 November 1984 are redeemed at age sixty-five (65) years.
- (6) A member over seventy-five (75) years of age, who is a member of the Funeral Benefit Fund may, on the death of their partner or spouse, apply to have the whole or part of the funeral benefit to which they are entitled on their death paid to them to assist with the cost of the funeral of their partner or spouse. Applications for payment are to be submitted on the "Application for Funeral Benefit" form and are subject to such terms and conditions as the Board of Directors may set from time to time.
PROVIDED HOWEVER that the provisions of this clause shall not apply to any benefit payable under G.R.27 (7) (d).

29. INCREASED FUNERAL BENEFIT FUND

- (1) The Increased Funeral Benefit Fund shall be maintained by surplus appropriations and interest.

The Fund shall be valued at least once every five (5) years and should a surplus be disclosed such amount (if any) as shall be recommended by the Actuary and approved by the Board of Directors and the Registrar shall be appropriated for any of the following purposes:-

- (a) Management
 - (b) To increase the funeral benefits of members
 - (c) To redeem future contributions of members
- (2) As from 1 June 2004 there shall be Increased Funeral Benefits payable to members in accordance with a regulation made by the Board under G.R. 62(6).

30. FUNERAL BENEFIT NOMINATION

Notwithstanding the provisions of the Act, from and after 1/12/2008 a member may not nominate a person or persons to receive any part of any funeral benefit payable on the decease of the member.

31. SOCIETY CONSOLIDATED SHARE FUND

- (1) The Society Consolidated Share Fund shall be established for the purpose of administering share funds that have been consolidated onto Society.
- (2) Each Share Fund shall be established by Special Resolution as approved by the Registrar. Each such Special Resolution shall clearly state the members entitlement to benefits.
- (3) Any alteration to benefit entitlements may only be carried out by Special Resolution of the Share Fund members, as approved by the Registrar.
- (4) The Trustees shall invest the consolidated funds in accordance with G.R. 23(3) and interest will be apportioned to the Fund in such amounts as determined by the Board of Directors at the end of each financial year.
- (5) A separate record will be kept for each member and the fund surplus will be added to the accounts at the end of each financial year.
- (6) On a member resigning from the Society or ceasing to be a member through non-payment of contributions or by expulsion, the amount standing to their credit shall be forfeited and apportioned pro-rata between all remaining members of the fund at the end of the financial year.
- (7) At the commencement of each financial year the Directors shall declare an interim interest rate that shall be used to calculate the interest earned by funds which are paid out during the course of that year.

32. INCREASING ASSURANCE BENEFIT FUND

- (1) The Increasing Assurance Benefit Fund shall be maintained by contributions payable under such Tables (see clause 5) as may from time to time be incorporated in this Rule and by interest.
- (2) Increasing Assurance Benefits shall be granted only in accordance with the following conditions:
 - (a) Any initiated or registered member may propose through the Society or any Lodge thereof to contribute to the Fund for an increasing assurance benefit of \$1,000.00, or for any greater sum payable at the death or on attainment of a specified age in accordance with the provisions of the Tables from time to time incorporated in this rule, but not (together with any other benefits payable at his or her death) exceeding such sum as shall from time to time be authorised by the Act.

Note: In addition to the sum authorised by the Act referred to in this clause a member is entitled to receive any bonuses or additions declared upon his or her assurance pursuant to Section 42(1) of the Act.

- (b) Each member who proposes to contribute to the Fund shall, if required by the GenM., be medically examined by a duly qualified medical practitioner, who shall report to the GenM. on the medical examination in the form prescribed by the Board of Directors. The Society shall meet the cost of such examination and report.
- (c) Immediately on receipt of a proposal by any F.A. or F.S. he or she shall forward it to the GenM. who shall have power to accept or reject the proposal, or to accept the proposal subject to such special conditions as he or she thinks fit.
- (d) If a proposal is rejected any contribution paid by the member shall be refunded to him or her.
- (e) If a proposal is accepted the member shall thereupon be entitled to the benefit for which he or she has proposed to contribute, and the GenM. shall issue to the member a policy showing the sum assured, the contribution payable, the event on the happening of which the sum assured becomes payable, and the special conditions (if any) imposed. In any case where special conditions are imposed the member shall be entitled within thirty (30) days of receipt of the policy to withdraw his or her proposal by notice in writing to the GenM. and to receive a refund of the contribution or contributions he or she has paid.
- (f) Contributions shall be payable quarterly in advance commencing from the date the proposal is accepted and shall be at the rate for the member's age at the date his or her proposal is accepted. The first such contribution shall be paid with the proposal. The Board of Directors may charge interest on arrears of contributions at an interest rate to be determined from time to time by the Board of Directors.
- (g) Any contributor who has paid at least three (3) years contributions to the Fund, and who is not more than one (1) quarterly contribution in arrears, may elect by notice in writing to cease contributing to the Fund, OR if the contributor has a Whole of Life Benefit it may be converted to an endowment benefit.

Pursuant to Actuarial Tables or as determined by the Actuary the sum assured for which he or she has contributed shall thereupon be reduced or in the case of a converted endowment benefit the sum assured may remain constant and the contributions shall increase.

In all cases the reduced sum assured shall be calculated to the nearest dollar. No such election shall be effective unless the reduced sum assured calculated as above is at least \$100.00.

The Endowment Benefit resulting from the converted Whole of Life Benefit must have a minimum term of five (5) years to maturity and may not be surrendered within two (2) years from the date of conversion.

- (h)
 - (i) No Increasing Assurance Benefit shall lapse or determine so long as the cash surrender value thereof is sufficient to meet the contributions in arrears together with interest thereon.
 - (ii) Any member may surrender to the Society his or her Increasing Assurance Benefit or where the assured has attained the age of sixty-five (65) years any declared bonuses thereon, for the cash surrender value thereof as determined by the Actuary or pursuant to Tables

prepared by him or her, but any contributions then owing by him or her for such benefit or other contributions owing by him or her shall be deducted from the surrender value before payment thereof.

- (iii) Any member whose contributions are in arrears may revive and reinstate his or her Increasing Assurance Benefit providing that after bringing into account its cash surrender value, not more than four (4) quarterly contributions for such benefit shall remain owing, and providing he or she produces at his or her own expense such evidence of good health as the Society shall require and pays the contributions in arrears.
- (i) (i) Any member whose policy is not subject to a registered nomination may assign or mortgage his or her Increasing Assurance Benefit to any other person or corporation or to the Society, and while any such assignment or mortgage shall remain in force the following provisions shall apply in lieu of and to the exclusion of the preceding sub-clause (h).
 - (ii) Any such assignee, or mortgagee (where the mortgage authorises him or her so to do) may surrender the Increasing Assurance Benefit assigned or mortgaged to him or her for the cash surrender value thereof as determined by the Actuary, and no deduction shall be made from such surrender value other than any contributions in arrears in respect of any such Increasing Assurance Benefit.
 - (iii) Any assignee, or mortgagee may pay the contribution necessary to keep the policy in force, and no such policy shall lapse by reason of the member failing to contribute for any other benefits, which are necessary to constitute him or her a "benefit" member, or for any other reason failing to remain a benefit member, but if he or she shall cease so to contribute or to remain a benefit member he or she shall so long as his or her policy remains in force be deemed to be an associate member as defined in G.R. 209A and so long as he or she remains such he or she shall not be entitled to attend, vote or hold office in any Lodge of the Society.
 - (iv) The Society shall not be bound or affected by any such assignment or mortgage or by any discharge or variation of any such mortgage unless and until the document creating such assignment mortgage or discharge or variation of mortgage shall have been delivered to the GenM. together with the policy affected by the same.
- (j) (i) Notwithstanding the provisions of the Act, from and after 1/12/2008 a member may not nominate any person or persons to receive an amount from the proceeds of the claim of the Increasing Assurance Benefit payable upon such member's death.
 - (ii) That the revocation of a nomination shall not bind the Society or have any effect whatever unless and until it shall have been delivered in writing to the GenM. together with the policy and such revocation shall have been noted thereon.
 - (iii) That if a member shall have made nominations in respect of his or her funeral benefit and also in respect of the abovementioned claim, then

the nomination in respect of such funeral benefit shall take precedence to the extent of the amount of such funeral benefit.

- (k) No money shall be paid upon the death of a member or other person except upon the production of a certificate of death under the hand of the Registrar of Deaths. Where a certificate of death is not available the Board of Directors may authorise the GenM. to accept a claim on production of such evidence as the law permits and the Board of Directors in their sole discretion shall require.
- (l) A Lodge not consolidated on Society shall be paid 5% commission on contributions processed.
- (m) An amount not exceeding ten per cent (10%) of all contributions paid to the Fund by contributors during any year, plus ten (10) cents for each \$100.00 of total sums assured, less any sums paid or payable in respect of such contributions to Lodges on account of commission shall be transferred during that year from the Fund to the Society Management Fund.
- (n) All contributors to the Fund shall be bound by this Rule and by any duly registered amendment thereto.
- (o)
 - (i) The Fund shall be valued at least once in every five (5) years and the Actuarial expenses of such valuation shall be paid by the Fund.
 - (ii) In the event of a surplus being disclosed, a portion of such surplus may, subject to the advice of the Actuary and the approval of the Registrar, be allocated by the Board of Directors to the members contributing to the Fund.
 - (iii) If, at any valuation, it is found that the Fund is in deficiency, the Board of Directors shall make good that deficiency by an increase in contributions, a reduction in benefits, or by some other means, recommended by the Actuary and approved by the Registrar.
- (p) The Board of Directors may incorporate in these Rules such additional Tables for Increasing Assurance Benefits as may from time to time on the advice of the Actuary be approved by the Registrar.
- (q) Upon the request in writing of any contributor, the Society may lend or advance to him or her by way of mortgage of his or her interest for the time being in the Fund, a sum not exceeding ninety per cent (90%) of the cash value (to be determined by the Actuary or pursuant to tables by him or her) of such member's interest in the Fund and the interest and other moneys payable in respect of any such loan or advance shall be deemed to be contributions payable by such contributor under the provisions of this Rule.
- (r) Any contributor to this Fund who ceases to be a member of the Society may continue his or her contributions to this Fund by payment of such contributions direct to the Head Office of the Society. Such contributor shall not be entitled to:-
 - (i) Attend any meeting of the Society or any Branch thereof.
 - (ii) Vote on any matters affecting the Society or any Branch thereof.
 - (iii) Hold office in the Society or any Branch thereof.

- (s) In the event of a contributor providing satisfactory evidence of a terminal condition affecting the life insured, the GenM. may at his or her sole discretion approve immediate payment to the contributor of up to seventy-five per cent (75%) of the sum assured.
- (3) Any child under the age of sixteen (16) years may through his or her parent or guardian be proposed as a Junior Contributor to the Increasing Assurance Benefit Fund under tables in force at the time of the proposal.
- (4) If such Junior Contributor attains the age of twenty-one (21) years without being initiated into an Adult Lodge, the Lodge through which he or she contributes or the Board of Directors shall call on him or her to make a written declaration that he or she agrees to conform to and abide by the rules of the Society and he or she shall then be admitted as a registered member.
- (5) Increasing Assurance Benefit Fund Quarterly Contribution Tables.

Table VIII	Payable at death, contributions payable throughout life.
Table IX	Payable at death, contributions ceasing at age sixty-five (65) years.
Table X5	Payable at end of five (5) years from commencement of assurance, or prior death.
Table X10	Payable at end of ten (10) years from commencement of assurance, or prior death.
Table X20	Payable at end of twenty (20) years from commencement of assurance, or prior death.
Table X25	Payable at end of twenty-five (25) years from commencement of assurance, or prior death.
Table X50	Payable at age fifty (50) years, or prior death.
Table X55	Payable at age fifty-five (55) years, or prior death
Table X60	Payable at age sixty (60) years, or prior death
Table X65	Payable at age sixty-five (65) years, or prior death

Quarterly contributions per \$1,000 sum assured. For other sums assured the contribution is the higher complete cent.

Applicable quarterly contributions for \$1,000 sum assured policies commencing before 1 June 1997

Age	VIII	IX	X5	X10	X20	X25	X50	X55	X60	X65
	\$ c	\$ c	\$ c	\$ c	\$ c	\$ c	\$ c	\$ c	\$ c	\$ c
11	2.50	2.59	-	23.63	10.17	7.61	4.17	3.63	3.27	3.06
12	2.54	2.63	-	23.63	10.17	7.62	4.33	3.75	3.31	3.08
13	2.59	2.68	-	23.63	10.18	7.62	4.50	3.87	3.37	3.12
14	2.64	2.74	-	23.63	10.19	7.63	4.68	4.00	3.46	3.17
15	2.70	2.80	-	23.63	10.19	7.63	4.87	4.13	3.57	3.23
16	2.76	2.86	-	23.63	10.19	7.63	5.08	4.27	3.70	3.32
17	2.82	2.93	-	23.63	10.19	7.64	5.30	4.43	3.83	3.41
18	2.89	3.01	-	23.64	10.20	7.64	5.53	4.59	3.96	3.51
19	2.96	3.09	-	23.64	10.20	7.65	5.77	4.77	4.09	3.62
20	3.04	3.18	-	23.65	10.21	7.66	6.04	4.96	4.23	3.74
21	3.12	3.27	-	23.65	10.21	7.67	6.32	5.16	4.37	3.86
22	3.20	3.37	-	23.66	10.22	7.68	6.63	5.38	4.52	3.99
23	3.29	3.47	-	23.66	10.23	7.69	6.96	5.61	4.69	4.12
24	3.38	3.58	-	23.67	10.24	7.70	7.32	5.86	4.88	4.26
25	3.48	3.69	-	23.68	10.25	7.71	7.71	6.13	5.08	4.41
26	3.58	3.81	-	23.68	10.26	7.73	8.14	6.42	5.30	4.58
27	3.69	3.94	-	23.69	10.27	7.75	8.61	6.74	5.54	4.76
28	3.80	4.08	-	23.70	10.29	7.78	9.13	7.08	5.80	4.95
29	3.93	4.23	-	23.71	10.31	7.81	9.70	7.45	6.07	5.15

30	4.05	4.39	-	23.72	10.33	7.85	10.33	7.85	6.35	5.36
31	4.19	4.56	-	23.72	10.35	7.89	11.02	8.28	6.64	5.58
32	4.33	4.74	-	23.73	10.38	7.93	11.80	8.76	6.95	5.82
33	4.48	4.93	-	23.73	10.41	7.98	12.67	9.28	7.30	6.07
34	4.64	5.13	-	23.74	10.45	8.04	13.66	9.86	7.68	6.34
35	4.81	5.35	-	23.75	10.49	8.10	14.78	10.49	8.10	6.64
36	4.99	5.59	-	23.76	10.54	8.17	16.07	11.21	8.56	6.97
37	5.19	5.86	-	23.78	10.60	8.25	17.57	12.01	9.06	7.33
38	5.40	6.14	-	23.81	10.68	8.35	19.33	12.90	9.61	7.72
39	5.62	6.45	-	23.86	10.78	8.46	21.41	13.92	10.22	8.14
40	5.86	6.79	-	23.92	10.90	8.59	23.92	15.08	10.90	8.59
41	6.12	7.16	-	24.00	11.03	8.73	-	16.41	11.66	9.09
42	6.40	7.56	-	24.09	11.17	8.89	-	17.96	12.50	9.64
43	6.69	8.01	-	24.20	11.32	9.06	-	19.77	13.45	10.24
44	7.00	8.49	-	24.33	11.48	9.25	-	21.91	14.52	10.91
45	7.33	9.03	-	24.48	11.64	9.45	-	24.48	15.74	11.64
46	7.68	9.60	-	24.63	11.81	9.67	-	-	17.12	12.44
47	8.03	10.23	-	24.78	11.99	9.90	-	-	18.70	13.32
48	8.40	10.92	-	24.94	12.18	10.15	-	-	20.54	14.29
49	8.79	11.68	-	25.10	12.39	10.41	-	-	22.69	15.37
50	9.19	12.52	-	25.26	12.62	10.68	-	-	25.26	16.59
51	9.61	13.46	-	25.42	-	-	-	-	28.38	17.96
52	10.06	14.55	-	25.58	-	-	-	-	32.28	19.54
53	10.53	15.79	-	25.74	-	-	-	-	37.28	21.37
54	11.02	17.22	-	25.91	-	-	-	-	43.91	23.52
55	11.54	18.93	53.20	26.08	-	-	-	-	53.20	26.08
56	12.11	-	53.34	26.28	-	-	-	-	-	29.21
57	12.71	-	53.51	26.50	-	-	-	-	-	33.12
58	13.36	-	53.68	26.75	-	-	-	-	-	38.12
59	14.06	-	53.89	27.05	-	-	-	-	-	44.79
60	14.82	-	54.10	27.39	-	-	-	-	-	54.10
61	15.65	-	54.38	-	-	-	-	-	-	-
62	16.55	-	54.67	-	-	-	-	-	-	-
63	17.53	-	55.07	-	-	-	-	-	-	-
64	18.60	-	55.54	-	-	-	-	-	-	-
65	19.76	-	56.11	-	-	-	-	-	-	-

Applicable quarterly contributions per \$1,000 sum assured policies commencing on or after 1 June 1997

Age	VIII	IX	X5	X10	X20	X25	X50	X55	X60	X65
	\$ c	\$ c	\$ c	\$ c	\$ c	\$ c	\$ c	\$ c	\$ c	\$ c
11	2.52	2.61	-	23.63	10.17	7.62	4.25	3.69	3.29	3.07
12	2.57	2.66	-	23.63	10.18	7.62	4.42	3.81	3.34	3.10
13	2.62	2.71	-	23.63	10.19	7.63	4.59	3.94	3.42	3.15
14	2.67	2.77	-	23.63	10.19	7.63	4.78	4.07	3.52	3.20
15	2.73	2.83	-	23.63	10.19	7.63	4.98	4.20	3.64	3.28
16	2.79	2.90	-	23.63	10.19	7.64	5.19	4.35	3.77	3.37
17	2.86	2.97	-	23.64	10.20	7.64	5.41	4.51	3.89	3.47
18	2.93	3.05	-	23.64	10.21	7.65	5.65	4.68	4.02	3.57
19	3.00	3.14	-	23.65	10.21	7.66	5.91	4.87	4.16	3.68
20	3.08	3.23	-	23.65	10.22	7.67	6.18	5.06	4.31	3.80
21	3.16	3.32	-	23.66	10.23	7.68	6.48	5.27	4.47	3.93
22	3.25	3.42	-	23.66	10.23	7.69	6.80	5.50	4.64	4.06
23	3.34	3.53	-	23.67	10.24	7.70	7.14	5.74	4.82	4.20
24	3.43	3.64	-	23.67	10.25	7.71	7.52	6.00	5.01	4.35
25	3.53	3.75	-	23.68	10.26	7.72	7.93	6.28	5.21	4.50
26	3.64	3.88	-	23.69	10.27	7.75	8.38	6.58	5.43	4.67
27	3.75	4.01	-	23.70	10.28	7.77	8.87	6.91	5.67	4.86
28	3.87	4.16	-	23.71	10.30	7.80	9.42	7.27	5.92	5.05
29	3.99	4.31	-	23.72	10.32	7.83	10.02	7.65	6.19	5.25
30	4.12	4.48	-	23.73	10.34	7.87	10.68	8.07	6.48	5.47
31	4.26	4.65	-	23.73	10.37	7.91	11.41	8.52	6.79	5.70

32	4.41	4.84	-	23.74	10.40	7.96	12.24	9.02	7.13	5.95
33	4.56	5.03	-	23.74	10.43	8.01	13.17	9.57	7.50	6.22
34	4.73	5.24	-	23.75	10.48	8.07	14.22	10.18	7.90	6.50
35	4.90	5.47	-	23.76	10.53	8.14	15.43	10.86	8.33	6.82
36	5.09	5.73	-	23.77	10.59	8.22	16.82	11.61	8.81	7.16
37	5.30	6.00	-	23.80	10.66	8.31	18.45	12.46	9.34	7.53
38	5.51	6.30	-	23.84	10.75	8.42	20.37	13.41	9.92	7.93
39	5.74	6.62	-	23.89	10.85	8.53	22.67	14.50	10.56	8.37
40	5.99	6.98	-	23.96	10.96	8.66	25.46	15.75	11.28	8.84
41	6.26	7.36	-	24.05	11.09	8.81	-	17.19	12.08	9.37
42	6.55	7.79	-	24.15	11.23	8.98	-	18.87	12.98	9.95
43	6.85	8.25	-	24.28	11.39	9.15	-	20.84	13.99	10.58
44	7.17	8.76	-	24.41	11.56	9.35	-	23.20	15.13	11.28
45	7.51	9.32	-	24.56	11.73	9.56	-	26.05	16.43	12.04
46	7.86	9.92	-	24.72	11.92	9.78	-	-	17.91	12.88
47	8.22	10.58	-	24.87	12.11	10.02	-	-	19.62	13.81
48	8.60	11.30	-	25.03	12.32	10.27	-	-	21.61	14.83
49	8.99	12.10	-	25.18	12.53	10.54	-	-	23.98	15.98
50	9.40	12.99	-	25.34	12.76	10.82	-	-	26.82	17.28
51	9.84	14.01	-	25.50	-	-	-	-	30.33	18.75
52	10.30	15.17	-	25.66	-	-	-	-	34.78	20.46
53	10.78	16.51	-	25.83	-	-	-	-	40.60	22.45
54	11.28	18.08	-	26.00	-	-	-	-	48.56	24.80
55	11.83	19.97	53.27	26.18	-	-	-	-	60.15	27.65
56	12.41	-	53.43	26.39	-	-	-	-	-	31.17
57	13.04	-	53.60	26.63	-	-	-	-	-	35.63
58	13.71	-	53.79	26.90	-	-	-	-	-	41.46
59	14.44	-	54.00	27.22	-	-	-	-	-	49.45
60	15.24	-	54.24	27.60	-	-	-	-	-	61.09
61	16.10	-	54.53	-	-	-	-	-	-	-
62	17.04	-	54.87	-	-	-	-	-	-	-
63	18.07	-	55.30	-	-	-	-	-	-	-
64	19.18	-	55.82	-	-	-	-	-	-	-
65	20.39	-	56.45	-	-	-	-	-	-	-

33. TEMPORARY INSURANCE BENEFITS

- (1) Temporary Insurance Benefits shall be granted only in accordance with the following conditions:
- (a) Any initiated or registered member may propose through the Society or any Lodge thereof to contribute for Temporary Insurance Benefits of \$20,000.00, or for any greater sum payable at death but not (together with any other benefit payable at their death) exceeding such sum as shall from time to time be authorised by the Act.
 - (b) Each member who proposes to contribute for the Benefits shall, if required by the GenM. be medically examined by a duly qualified medical practitioner, who shall report to the GenM. on the medical examination in the form prescribed by the Board of Directors. The Society shall meet the cost of such examination and report.
 - (c) Immediately on receipt of a proposal by any duly authorised F.A. or F.S. he or she shall forward it to the GenM. who shall have the power to accept or reject the proposal, or to accept the proposal subject to such special conditions as he or she thinks fit.
 - (d) If a proposal is rejected any contribution paid by the member shall be refunded to him or her.

- (e) If a proposal is accepted the member shall thereupon be entitled to the benefits for which he or she has proposed to contribute, and the GenM. shall issue to the member a policy showing the sum insured, the contribution payable, the event on the happening of which the sum insured becomes payable, and the special conditions (if any) imposed. In any case where special conditions are imposed the member shall be entitled within thirty (30) days of receipt of the policy to withdraw their proposal by notice in writing to the GenM. and to receive a refund of the contribution or contributions they have paid.
- (f) Contributions shall be payable quarterly, in advance, commencing from the date the proposal is accepted and shall be at the rate for the member's age at the date their proposal is accepted. The first such contribution shall be paid with the proposal. The Board of Directors may charge interest on arrears of contributions at an interest rate to be determined from time to time by the Board of Directors.
- (g)
 - (i) Temporary Insurance Benefits shall lapse if any contribution due thereunder is unpaid and remains unpaid for one (1) quarter.
 - (ii) Any member whose Temporary Benefits have lapsed may revive and reinstate their Temporary Insurance Benefits providing that not more than four (4) quarterly contributions are owing and providing they produce, at their own expense such evidence of good health as the Society shall require.
- (h)
 - (i) Notwithstanding the provisions of the Act, from and after 1/12/2008 a member may not nominate any person or persons to receive an amount from the proceeds of the claim of the Temporary Insurance Benefit payable upon such member's death.
 - (ii) That the revocation of a nomination shall not bind the Society or have any effect whatever unless and until it shall have been delivered in writing to the GenM. together with the policy and such revocation shall have been noted thereon.
 - (iii) That if a member shall have made nominations in respect of his or her funeral benefit and also in respect of the abovementioned claim, then the nomination in respect of such funeral benefit shall take precedence to the extent of the amount of such funeral benefit.
- (i) In the event of death there shall be forwarded to the GenM. a Certificate of Death under the hand of the Registrar of Deaths. The claimant will provide such other documents as required by the GenM. to complete the claim. If the claim is in order it shall be paid by Society.
- (j) In respect of Temporary Insurance Benefits, an amount not exceeding ten per cent (10%) of all contributions paid to the Fund by contributors during any year, plus thirty five (35) cents for each \$1,000.00 of total sums insured together with the policy fee determined by the Board of Directors from time to time for each such policy, less any sums paid or payable in respect of such contributions to Lodges on account of commission shall be transferred during that year from the Fund to the Society Management Fund.
- (k) Any contributor for these Benefits who ceases to be a member of the Society may continue his or her contributions by payment of such contributions direct to the Head Office of the Society. Such contributor shall not be entitled to:-

- (i) Attend any meeting of the Society or any Branch thereof.
 - (ii) Vote on any matters affecting the Society or any Branch thereof.
 - (iii) Hold office in the Society or any Branch thereof.
- (l)
- (i) Any member whose policy is not subject to a registered nomination may assign or mortgage his or her Temporary Insurance Benefits to any other person or corporation or to the Society.
 - (ii) Any assignee, or mortgagee may pay the contributions necessary to keep the policy in force, and no such policy shall lapse by reason of the member failing to contribute for any other benefits, which are necessary to constitute him or her a “benefit member”, or for any other reason failing to remain a benefit member, but if he or she shall cease so to contribute or to remain a benefit member he or she shall so long as his or her policy remains in force be deemed to be an associate member as defined in G.R.209A and so long as he or she remains such he or she shall not be entitled to attend, vote or hold office in a Lodge of the Society.
 - (iii) The Society shall not be bound or affected by any such assignment or mortgage or by any discharge or variation of any such mortgage unless and until the document creating such assignment mortgage or discharge or variation of mortgage shall have been delivered to the GenM. together with the policy affected by the same.
- (m) All contributors for the Benefits shall be bound by this Rule and by any duly registered amendment thereto.
- (n) The Board of Directors may incorporate in these Rules such tables for Temporary Insurance Benefits as may from time to time, on the advice of the Actuary, be approved by the Registrar.
- (o) The Temporary Insurance Benefits shall form part of the Increasing Assurance Benefit Fund.

(2) QUARTERLY CONTRIBUTION TO SECURE \$1,000.00 INSURANCE

Contributions are payable throughout the term. A policy fee of \$8.00 per quarter is added to quarterly premiums. A non-smoker discount of thirty per cent (30%) applies and is deducted from the premium before adding the policy fee.

Applicable quarterly contributions per \$1,000.00 sum assured policies

Commencing before 1 June 1997					Commencing on or after 1 June 1997				
AGE NEXT BIRTHDAY	POLICY TERM				AGE LAST BIRTHDAY	POLICY TERM			
	5	10	15	20		5	10	15	20
18	0.74	0.62	0.58	0.57	18	0.72	0.61	0.57	0.57
19	0.72	0.61	0.57	0.57	19	0.68	0.57	0.55	0.55
20	0.68	0.57	0.55	0.55	20	0.62	0.54	0.53	0.54
21	0.62	0.54	0.53	0.54	21	0.56	0.51	0.51	0.53
22	0.56	0.51	0.51	0.53	22	0.52	0.49	0.50	0.53
23	0.52	0.49	0.50	0.53	23	0.50	0.48	0.50	0.53
24	0.50	0.48	0.50	0.53	24	0.49	0.48	0.50	0.55
25	0.49	0.48	0.50	0.55	25	0.48	0.48	0.51	0.57
26	0.48	0.48	0.51	0.57	26	0.49	0.49	0.53	0.60
27	0.49	0.49	0.53	0.60	27	0.49	0.50	0.55	0.62
28	0.49	0.50	0.55	0.62	28	0.50	0.52	0.57	0.66
29	0.50	0.52	0.57	0.66	29	0.51	0.54	0.60	0.70
30	0.51	0.54	0.60	0.70	30	0.52	0.56	0.64	0.75
31	0.52	0.56	0.64	0.75	31	0.54	0.59	0.68	0.81
32	0.54	0.59	0.68	0.81	32	0.56	0.62	0.72	0.87
33	0.56	0.62	0.72	0.87	33	0.59	0.65	0.77	0.95
34	0.59	0.65	0.77	0.95	34	0.61	0.70	0.84	1.03
35	0.61	0.70	0.84	1.03	35	0.64	0.74	0.90	1.12
36	0.64	0.74	0.90	1.12	36	0.68	0.80	0.98	1.23
37	0.68	0.80	0.98	1.23	37	0.72	0.86	1.07	1.35
38	0.72	0.86	1.07	1.35	38	0.77	0.94	1.17	1.48
39	0.77	0.94	1.17	1.48	39	0.82	1.02	1.29	1.63
40	0.82	1.02	1.29	1.63	40	0.89	1.11	1.41	1.80
41	0.89	1.11	1.41	1.80	41	0.96	1.22	1.56	1.98
42	0.96	1.22	1.56	1.98	42	1.04	1.34	1.72	2.19
43	1.04	1.34	1.72	2.19	43	1.14	1.47	1.90	2.42
44	1.14	1.47	1.90	2.42	44	1.24	1.63	2.10	2.67
45	1.24	1.63	2.10	2.67	45	1.37	1.80	2.32	
46	1.37	1.80	2.32		46	1.50	1.99	2.57	
47	1.50	1.99	2.57		47	1.65	2.20	2.85	
48	1.65	2.20	2.85		48	1.82	2.26	3.15	
49	1.82	2.26	3.15		49	2.01	2.70	3.48	
50	2.01	2.70	3.48		50	2.22	2.99		
51	2.22	2.99			51	2.45	3.31		
52	2.45	3.31			52	2.70	3.66		
53	2.70	3.66			53	2.98	4.05		
54	2.98	4.05			54	3.29	4.48		
55	3.29	4.48			55	3.63			
56	3.63				56	4.01			
57	4.01				57	4.43			
58	4.43				58	4.88			
59	4.88				59	5.40			
60	5.40								

34. MEDICAL SERVICES FUND

- (1) A Medical Services Fund shall be established for the purpose so long as the fund shall last of providing by contributions of members, donations, levies, interest on capital, surplus appropriation subject to the necessary consents, and such other means subject to these rules, as the Board of Directors shall resolve, for medical and surgical relief and requisites, hospital services, medical attendance and medicine, ensuring money to be paid on the birth of a member's child, dental services and relief or maintenance during sickness or other infirmity for the members, the partner or spouse of a member, the children of a member (including children of a partner or spouse of a member), widowed parents and orphan children and for the relief or maintenance of their orphan children during minority.
- (2) The Board of Directors shall govern and administer the affairs of the fund.
- (3) The Board of Directors shall from time to time fix the Tables of Benefits and Contributions under which members may contribute and may from time to time vary or discontinue any or all of the benefits provided by such tables or increase or decrease the contributions payable under such tables. A copy of each such table shall be sent to the Registrar.
- (4) The Board of Directors shall make regulations for the government and administration of the fund and may from time to time alter, vary, add to or rescind all or any of them.
- (5) In all cases of dispute and in any question of interpretation of this rule, or the regulations made pursuant to clause (4) hereof the decision of the Board of Directors shall be final and binding on the members.
- (6) The Society's liability shall be limited to the members and their dependants and shall in no circumstances extend beyond the benefits of the tables to which they subscribe.

35. SOCIETY BENEVOLENT AND EMERGENCY RELIEF FUND

The Society Benevolent and Emergency Relief Fund shall be established by contributions, donations, interest, surplus appropriations (subject to the necessary consents) and such other means as the Board of Directors shall resolve for the purpose of making grants to members of the Society, the partner or spouse of a member, the children of a member (including children of a partner or spouse of a member), widows, widowers and orphan children in distressed circumstances or to such persons for such benevolent, charitable, educational, philanthropic or cultural purposes as the Board of Directors shall decide. The fund shall be administered by the Board of Directors.

36. SOCIETY MANAGEMENT FUND

- (1) The Society Management Fund shall be maintained by:
 - (a) Donations.
 - (b) Such other income as may be decided by the Board of Directors.
- (2) The Fund shall be used to meet the expenses of management of the Society.
- (3) Out of any surplus which has arisen in the Management Fund, donations may be made for charitable, benevolent, philanthropic, or cultural purposes.

37. SOCIETY SICKNESS BENEFIT FUND

- (1) The Society Sickness Benefit Fund shall be established for the purpose of providing by contributions of members, donations, levies, interest, surplus appropriations (subject to the necessary consents) and such other means subject to these Rules as the Board of Directors shall resolve, for the payment of sickness benefit for members.
- (2) The Board of Directors shall make regulations for the government and administration of the fund and may from time to time alter, vary or rescind all or any of them.
- (3) Any member who is not for the time being contributing for sickness and permanent sick benefits, may, upon production of a satisfactory declaration of good health, contribute for such benefits at the rate of contribution applicable to his or her age nearest birthday at the time of his or her so commencing to contribute.
- (4) The fund shall be valued at least once in every five (5) years and should a surplus be disclosed such amount as shall be approved by the succeeding M.C. and consented to by the Registrar shall be appropriated for any or all of the following purposes:
 - (a) To Society Management Fund.
 - (b) To increase the sickness benefits of members of the fund.
 - (c) To redeem future contributions of members of the fund.
- (5) The Board of Directors may agree to accept into the fund by way of transfer, the sickness liability of any Lodge or District on such terms and conditions as the Board shall decide.

The amount to be paid to the Society by the Lodge or District to meet future liabilities of the funds being transferred shall be such sum as calculated by the Actuary.

Lodges having a surplus may at a meeting specially convened for that purpose and upon the advice of the Actuary, contribute to this Fund such portion of their surplus funds as they deem desirable.

38. CONSOLIDATED DISTRICT AND LODGE SURPLUS FUND

- (1) The Consolidated District and Lodge Surplus Fund shall be established for the purpose of consolidating the District and/or Lodge Surplus Funds.
- (2) The Fund shall be maintained by surplus appropriations and interest.
- (3) Lodges and Districts may, with the consent of the Board of Directors, transfer the liability of their surplus funds to this Fund.
- (4) Districts or Lodges, on the advice of the Actuary may wind up surplus funds and transfer at the end of a financial year. The balance of those funds when transferred to Society shall be used for the purpose of meeting future liability and assuring to existing members benefits previously payable from the District or Lodge Surplus Fund.
- (5) Districts or Lodges, on the advice of the Actuary may at the end of a financial year wind up surplus funds and transfer the balance of those funds to Society.

39. DISTRICT AND LODGE RELIEF FUND

- (1) There shall be a District and Lodge Relief Fund.

- (2) The fund shall be maintained by such payments thereto as may be made from time to time and by interest.
- (3) The fund shall exist for the purpose of assisting Districts or Lodges.
- (4) The fund shall be administered by the Board of Directors.

40. BRANCHES (RULES)

- (1) Every Branch of the Society, and every member thereof, shall be bound by these Rules, and by any amendment thereof duly registered, which amendment shall apply to all members, present or future, and whether in actual receipt of benefit or not at the time such amendment is registered.
- (2) Branches may make such other Rules as they may determine, provided such Rules are consistent with these Rules.
- (3) The Rules of all Branches in the Society shall be registered in accordance with the Act, and any amendment thereof duly registered shall apply from the time such amendment is registered.
- (4) Any Branch Rule not in conformity with these Rules shall be null and void from the beginning.
- (5) Every Branch shall forward a copy of its Rules and any amendment thereto to the GenM. within thirty (30) days of registration.

41. LODGE BRANCHES (SECESSION)

Lodge Branches can only secede in accordance with the following provisions:

- (1) Any Lodge Branch of the Society wishing to secede from the Society shall first give notice as business for a Special Summoned Meeting: "That the necessary steps be taken to secede in accordance with the Rules of the Society". Every initiated and registered member of the Lodge shall receive at least fourteen (14) days notice in writing of such Special Summoned Meeting and its purpose. The Board of Directors, (through the GenM.) and the District Officers (through the D.S.) (if the Lodge is part of a District) shall also receive at least fourteen (14) days notice of such meeting and its purpose, and they shall have the right to attend and speak.
- (2) Should the proposal be carried at the Special Summoned Meeting the Lodge shall in writing advise the GenM. of such resolution.
- (3) The Board of Directors shall appoint a person to conduct and oversee a postal ballot of all members of the Lodge on the proposal.
- (4) The postal ballot shall be held within sixty (60) days of the date on which the GenM. receives notice under clause 2 hereof.
- (5) Together with the voting paper each member shall be provided by the Lodge and the Board of Directors with information on the proposal to enable the member to make an informed decision.
- (6) Should seventy-five per cent (75%) of the members voting, vote in favour of the resolution to secede then the person appointed by the Board of Directors to conduct the ballot shall advise the Lodge and the Board of Directors of the result of the ballot and

the Lodge and Board of Directors shall within sixty (60) days of such advice jointly prepare and set down the procedures necessary to give effect to the decision.

- (7) The Board of Directors shall advise all members of the Lodge of the result of the ballot and if it was successful advise all members who voted against the resolution or did not vote at all that they may transfer their membership of the Society to another Lodge or to Society.
- (8) Where a secession is to proceed the Board of Directors shall obtain from the Actuary a calculation of the amount to be held to the credit of each member who gives notice that they do not want to be part of the secession so that the entitlements of those members can be transferred to the Lodge (or the Society) that such members are transferring their membership to. Such entitlements and the costs of the Actuary shall be paid without penalty prior to the transferring of any funds to the seceding Branch.

42. APPLICATIONS FOR INSPECTION, SPECIAL MEETINGS, OR DISSOLUTION

- (1) It shall be the right of:
 - (a) one-fifth ($1/5^{\text{th}}$) of the whole number of members if the number of members does not exceed one thousand (1,000): or
 - (b) two hundred (200) members if the number of members exceeds one thousand (1,000); by application to the Registrar:
 - (i) to apply for the appointment of one (1) or more Inspectors to examine into the affairs of the Society, and to report thereon, or
 - (ii) to apply for the calling of a Special meeting of the Society, or
 - (iii) to apply for an investigation into the affairs of the Society with a view to the dissolution hereof.
- (2) Any such application shall be made upon such notice to the Society, and be supported by such evidence for the purpose of showing that the applicants have good reason for requiring such inspection, investigation or meeting, and that they are not actuated by malicious motives in their application, as the Registrar directs. Such application for an investigation shall set forth that the funds of the Society are insufficient to meet the existing claims thereon, or that the rates of contribution fixed in the Rules are insufficient to cover the benefits assured, and the grounds upon which this insufficiency is alleged.
- (3) The Society may at any time be dissolved by the consent of seventy-five per cent (75%) of the members, testified by their signatures to some instrument of dissolution together with the written consent of every person for the time being receiving or entitled to receive any relief, annuity or other benefit from the funds of the Society, unless the claim of that person is first duly satisfied, or adequate provision is made for satisfying that claim.
- (4) For the purposes of this rule the word "member" includes only initiated and registered members.

43. JUNIOR LODGES

- (1) Subject to the consent of the Board of Directors, any Lodge may establish a Junior Lodge.
- (2) The objects of a Junior Lodge shall be to foster the principles of the Society.
- (3) A Lodge which establishes a Junior Lodge shall be responsible for any liability incurred by the Junior Lodge.
- (4) Junior Lodges shall be governed by such Rules as may be approved of from time to time by the Fraternal Council.
- (5) Junior Lodges which become established in accordance with the provisions of this Rule shall be granted a Dispensation by the Board of Directors. Every Lodge shall on request by the F.M. supply to the F.M. such details relating to the Junior Lodge as requested.

44. PAST GRANDS LODGES

- (1) A Lodge or groups of Lodges may establish Past Grands Lodges and make such provision for their government as they think fit.
- (2) Notice of the establishment of a Past Grands Lodge shall be forwarded to the F.M. within fourteen (14) days of the establishment by the F.A. or F.S. of the Lodge or Lodges concerned.
- (3) The costs of maintaining a Past Grands Lodge shall be met by the Lodges concerned.
- (4) All Past Grands Lodge's Ritual and the manner of working it shall be subject to the approval of the Fraternal Council.

45. TERMINATION OF OFFICE

If any:

- (1) Officer or Trustee of the Society or appointed Fraternal Council member; or
- (2) Officer or Trustee of any District or elected member of a District Management Committee; or
- (3) Lodge Trustee or elected member of a Lodge Management Committee –
 - (a) becomes bankrupt, or insolvent or makes any arrangement or composition with his or her creditors; or
 - (b) suffers a mental disorder in terms of the Mental Health (Compulsory Assessment and Treatment) Act 1992; or
 - (c) has a manager appointed under the provisions of the Protection and Personal Property Rights Act 1988 in respect of his or her affairs

THEN subject to any employment contract, their office shall become vacant and they shall immediately cease to act in such office.

46. VACANCIES

If any:

- (1) Director (Elected or Appointed), Treasurer, Trustee, Appointed member of the Fraternal Council or the director appointed under G.R. 16(1)(c); or
- (2) District Grand Master, District Deputy Grand Master, District Treasurer, District Trustee or elected member of a District Management Committee; or
- (3) Lodge Trustee or elected member of a Lodge Management Committee –
 - (a) dies, resigns, becomes incapable of acting, or otherwise be disqualified from acting, or
 - (b) should his or her office become or be declared vacant,

THEN another shall be appointed in his or her place until the next meeting for election for such positions. Such appointment shall be made by the Board of Directors, the D.M.C. or the Lodge as shall be appropriate.

47. DISQUALIFICATION AND REMOVAL OF OFFICERS

- (1) Should any officer of the Society, member of the Fraternal Council, District or Lodge, or a member of any Committee of Management, misconduct himself or herself, he or she may, upon proof thereof, be removed from such office or committee; or should he or she allow his or her contributions to be in arrears beyond the amount allowed by his or her District or Lodge Rules, or by any other means become suspended from benefits, his or her office shall be declared vacant, and another shall be appointed in his or her place.
- (2) In the event of the Board of Directors, D.M.C., or Lodge Management Committee having reasonable evidence that any officer or member is acting in a manner detrimental to the interests of the Society, District, or Lodge, it may at once suspend such officer, or member pending a charge being made against him or her, in accordance with the following regulations.
 - (a) Members of the Board of Directors or Fraternal Council to be suspended by the Board of Directors.
 - (b) District Officers and members of D.M.C. to be suspended by the Board of Directors or D.M.C.
 - (c) Lodge Officers and members to be suspended by the Board of Directors, D.M.C., or Lodge Management Committee.

48. ESTABLISHMENT OF LODGES

- (1) Lodge Branches may be established by the Board of Directors on such basis as the Board shall decide. PROVIDED HOWEVER where there is a Registered District, the establishment of a Lodge Branch within the area of such Registered District shall be on such basis as the D.M.C. shall decide.
- (2) The Board of Directors shall be responsible for ordering the Dispensation which shall be dated from the time of opening, numbered in rotation, and the Lodge shall bear a different name from any other in the Society. It shall bear the names of the principal officers of the Unity and the three (3) principal officers of the Society.

49. OFFICERS OF NEW LODGES

- (1) When a new Lodge is established any member, being duly qualified, may become a candidate to serve any office in such Lodge. Lodge Officers as provided for in G.R. 216(1) shall be elected at the first meeting of the Lodge.
- (2) When a new Lodge has been established, the Fraternal Council shall have the power to make such arrangements as they may deem necessary for qualifying members to take office in the new Lodge, and may dispense with any question of terms or sittings as required for established Lodges. PROVIDED HOWEVER that where the new Lodge is within the area of a Registered District, the D.M.C. shall exercise the powers of the Fraternal Council set out in this rule.
- (3) A Lodge shall be considered "new" until a period of eighteen (18) months has elapsed from the date of its establishment.

50. VALUATIONS

- (1)
 - (a) The Society and all its branches shall at least once in every period of five (5) years cause its assets and liabilities to be valued by an actuary and the financial stability of the Society and its branches reported on by such actuary to the Society and the Registrar.
 - (b) Actuarial expenses of such valuations may be paid by the funds so valued.
- (2) All initiated and registered members, whether financial or unfinancial on the books at the valuation date, must be included in the valuation list, the number to agree with the number given in the Annual Return at the date. If the members receive benefits according to different scales, they must be given in separate classes and the benefits set out fully at the top of each class. The lists must be sent to the GenM. not later than the 30th September following the valuation date.
- (3) Should it be found necessary to send the return back to the Lodge or District for correction, the same shall be returned to the GenM. within twenty-eight (28) days of the receipt thereof.
- (4) If a Lodge is part of a District a duplicate of the valuation and report of the Lodge, shall be forwarded to the D.S. for the Lodge concerned.
- (5) Should the valuation of any Lodge show a deficiency, the Board of Directors shall require such Lodge to reduce the benefits or raise the contributions, or both, or take such other steps as may be considered necessary to protect the benefits of the members.
- (6) Any Lodge which shall be dealt with under the preceding paragraphs having increased its contributions or reduced its benefits, such increase or reduction shall only apply to members on the books of the Lodge at the date of the valuation. Members initiated after that date must pay contributions and receive benefits in accordance with the Tables adopted by the District Conference or D.M.C., or such other tables which have been certified by the Actuary and sanctioned by the Board of Directors. Such members shall form a new and distinct section in the Lodge, and a separate account shall be kept of their contributions and benefits.
- (7) The Board of Directors shall examine all cases of serious or dangerously growing deficiencies, and take such action as they may consider necessary.

51. APPROPRIATION OF SURPLUS CAPITAL

- (1) Should an actuarial valuation of a Consolidated District or of a Lodge show a surplus of assets over liabilities then subject to the necessary consents the District or Lodge shall appropriate such surplus for such purpose or purposes as approved by the Board of Directors upon the advice of the Actuary.
- (2) A resolution stating clearly the amount proposed to be appropriated and the purpose or purposes to which the appropriation is to be applied, shall be passed at a District Conference or a Lodge summoned meeting (as the case may be), due notice having been given on the Agenda Paper for such conference or summoned meeting. The resolution, if approved, shall be sent to the GenM. for lodging with the Registrar for his or her consent.
- (3) When the appropriation has been approved by the Registrar the Lodge or District concerned shall pass and have registered a special rule or rules before any appropriation is actually made.

52. ILLEGAL DIVISION OF CAPITAL

Should any Lodge or District make a division or appropriate any of its funds except as provided in these Rules, the amount so divided or appropriated shall be forfeited to the Society Funeral Fund, and the Trustees of such District or Lodge, being a party thereto, or any member participating therein, shall be held personally responsible and the Board of Directors may take proceedings (civil and otherwise) against the Lodge, or District, its Trustees, and members to enforce (inter alia) such forfeiture, and the expenses (other than those which may be recovered from the persons proceeded against) which may be incurred by such proceedings shall be paid out of the amount forfeited.

53. INSPECTION OF FINANCIAL STATEMENTS AND RECORDS

The financial statements and records of the Society or of any District or Lodge may be inspected as provided by the Act, and any Society Officer or any person appointed by the GenM. may inspect and investigate the financial statements and records of the Society, or of any District or Lodge, and any District Officer or any person appointed by the D.S. may inspect and investigate the financial statements and records of his or her District or of any Lodge thereof, and any Lodge Officer may inspect and investigate the financial statements and records of his or her Lodge.

54. AMALGAMATION AND CLOSING OF LODGES

- (1)
 - (a) Subject to the provisions of the Act, if two (2) or more Lodges are desirous of amalgamating, a Special Resolution (as defined by the Act) must be passed to that effect at a summoned meeting of each of the Lodges affected and forwarded to the Board of Directors for their approval. If approved, the Special Resolutions shall be forwarded the Registrar for registration.
 - (b) The Society or any Lodge may, by ordinary resolution at an annual meeting, agree to accept by way of transfer of engagements the members of another Society or Lodge on such terms and conditions as the transferring Society or Lodge and the accepting Society or Lodge shall agree.
- (2) If a Lodge has been reduced to less than seven (7) initiated members, the Board of Directors shall bring the matter before an M.C. with a view to steps being taken to close the Lodge and transfer the members to another Lodge or Lodges.

- (3) Should it appear to the Board of Directors that owing to unsatisfactory administration, growing deficiency or any other cause, the interests of the members would be better protected by making them members of another Lodge, it may take the necessary steps to transfer the members to another Lodge.

55. NON COMPLIANCE OF LODGE BRANCHES

- (1) When a Lodge does not comply with any resolution of the M.C. or Board of Directors, the Board of Directors may place the matter on the agenda of the next M.C. for consideration and decision by that conference. Prior to the holding of the M.C. the Board of Directors shall pursuant to the provisions of G.R. 211(10) call a Special General Meeting of the Lodge for the purpose of discussing the breach and shall report the results of that meeting to the M.C. The FA or FS of the Lodge concerned shall be advised of the action taken.
- (2) The Board of Directors shall provide to the M.C. concerned written details of the non-compliance. The Lodge may provide written details to the MC for consideration by that M.C.
- (3) The M.C. shall decide whether or not the Lodge has not complied with the resolution specified on the M.C. agenda.
- (4) If the M.C. decides that the Lodge has failed to comply with the resolution specified then the following procedures shall be followed:
 - (a) The Lodge and all of its members shall be advised of the decision and be required to remedy the non-compliance within forty-five (45) days of the date on which the M.C. closed.
 - (b) If the Lodge does not remedy the non-compliance within the time specified then the Board may take the following actions.
 - (i) The membership of each of the members may be transferred to another Lodge or Society as the Board of Directors shall decide.
 - (ii) The assets and liabilities of the Lodge may be transferred to such Lodge or the Society as the Board of Directors shall decide.
 - (iii) The Lodge may be closed and all Officers of the Lodge shall cease to hold those offices. The Board shall advise the Registrar of the action taken and that the Lodge is to be removed from the Register.
- (5) The decision of the M.C. in finding that the Lodge has not complied shall be deemed to empower the Board to sign such documents and take such actions as are necessary to put into effect clause (4) hereof.
- (6) Should the Lodge concerned remedy the non-compliance prior to the M.C. then the M.C. shall be advised and the matter on the agenda shall not be proceeded with.
- (7) Nothing contained in this rule shall purport to restrict or abrogate the right of the Society or any Lodge to invoke the procedure in Sections 78-81 of the Act for the settlement of disputes.

56. CLEARANCES

- (1) Any member who joined prior to 1 December 1982 and whose contributions are paid up to date may, by written application to his or her Lodge (in this Rule referred to as the old Lodge) request a transfer to another Lodge (in this Rule referred to as the new Lodge).
- (2) A clearance form prescribed by the Board of Directors shall be used in all cases, and the F.A. or F.S. of the old Lodge shall complete the form and within seven (7) days of the date of approval by the old Lodge forward it to the F.A. or F.S. of the new Lodge.
- (3) If a member is accepted by the new Lodge, the F.A. or F.S. shall complete the clearance form and within seven (7) days of the acceptance forward it to the F.A. or F.S. of the old Lodge to forthwith forward to the GenM. for the purpose of ascertaining the clearance surrender value (if any) payable by the old Lodge, and the GenM. shall on receipt of the actuary's assessment provide the old Lodge and the new Lodge with a copy thereof.
- (4) To ensure the simultaneous writing off and writing in of the clearance member, the date of acceptance shall be deemed to be the quarter date following the date of the resolution of acceptance by the new Lodge. Not later than thirty (30) days after that date, the old Lodge shall pay the clearance surrender value to the new Lodge.
- (5) A Lodge granting a clearance to a member who is entitled to additional benefits (fixed or deferred) from any surplus appropriation, shall pay to the new Lodge such sum in respect of the appropriation as the Actuary certifies is due to the member, and the amount paid over shall be applied by the new Lodge for the member's benefit in such manner and on such conditions as the Actuary may approve.
- (6) If the member is rejected by the new Lodge, the whole form shall within seven days be returned to the old Lodge and the member notified accordingly.
- (7) In the case of a proposed clearance to or from a Lodge outside the jurisdiction of the Society, the procedure will be as determined from time to time by the Board of Directors.
- (8) Any member who joined prior to 1 December 1982 and whose contributions are paid up to date may, by written application to his or her Lodge (in this Rule referred to as the old Lodge) request that his or her membership be changed to the same status as that of a new member joining under the provisions of G.R.208A. The procedure for such change shall be as set out in this Rule provided that where appropriate, references to "the new Lodge" shall be construed as if they read "the Society". The Board of Directors shall make such regulations as are necessary to give effect to this clause.

57. OFFENCES, MISCONDUCT AND SETTLEMENT OF DISPUTES

- (1) Any District, Lodge or member found guilty of any improper conduct, or of impropriety reflecting upon any decision of the Society, the Board of Directors, a District or a Lodge; or of libel or slander; or of designing, writing, printing, or by any means circulating any article, letter or document so as to reflect upon or bring any member into contempt; or of conducting himself or herself in a manner which, in the opinion of the Board of Directors, is prejudicial to the interests of the Society or any branch thereof; or of any breach of the Rules of the Society, District or Lodge, shall be liable to expulsion or such other penalty as the Board of Directors shall in its sole discretion deem appropriate.

- (2) In order to deal with any District, Lodge or member under this Rule, a charge must be made in writing by the Board of Directors and delivered to the F.M., D.S., F.A. or F.S. or member as the case may be. Delivery of the charge shall be by personal service.
- (3) The charge shall set out with reasonable clearness and certainty the subject matter of the charge.
- (4) The charge shall also specify the date, time and place for the hearing of the charge. The date of hearing shall be not less than fourteen (14) days after the date of service of the charge.
- (5) The Board of Directors shall appoint a Hearings Committee of three (3) disinterested members to hear the charge or charges and make a decision on them. The members of the Hearings Committee shall appoint their own chairperson who shall immediately after the hearing provide to the Board of Directors the written decision of the Committee on the charges heard by it including the penalty (if any) imposed. The Board of Directors shall adopt the decision and immediately provide details of it to the District, Lodge or member charged.
- (6) The rules of natural justice shall apply to all hearings which shall be conducted in such format as the Hearings Committee shall decide.
- (7) The Hearings Committee may require such members or persons as it shall decide to appear at the hearing to provide evidence.
- (8) The District, Lodge or member charged may have representation at the hearing.
- (9) The District, Lodge or member charged may within thirty (30) days of the date on which the decision is delivered to it or them notify the Board of Directors that they wish to appeal the decision. Any appeal shall be to the Board of Directors who shall appoint an Appeals Committee of three (3) P.G.M.'s or other suitable members. The appeal shall be held within forty-five (45) days of the date of receipt of the notification of appeal. The appellant shall be given fourteen (14) clear days notice of the date, time and place for the hearing of the appeal.
- (10) Any request for a rehearing of the decision of the Hearings Committee shall be treated as an appeal.
- (11) The decision of the Appeals Committee shall be final and binding on all parties.
- (12) If any decision of the Hearings Committee is appealed then any penalty imposed shall not take effect until after the appeal has been heard and shall be subject to alteration as decided by the Appeals Committee.
- (13) Nothing contained in this rule shall purport to restrict or abrogate the right of the Society or any Lodge to invoke the procedure in Sections 78-81 of the Act for the settlement of disputes.

58. EXPULSION AND TERMINATION OF MEMBERSHIP

- (1) A member shall have his or her membership terminated and be expelled from the order if:
 - (a) He or she obtains or attempts to obtain a Society benefit by any unlawful or criminal means.

- (b) He or she intentionally damages or destroys any property of a Lodge, District or the Society or deprives a Lodge, District or the Society of use of any of their property.
- (2) Any Lodge or District obtaining details of any matters relating to clause one (1) hereof shall immediately advise the GenM. and the Board of Directors shall, if satisfied that the action of the member meets the provisions of clause one (1) hereof, terminate his or her membership and expel him or her from the Order. The GenM. shall amend the membership accordingly.

59. COPIES OF RULES

The GenM. shall deliver to any person on demand a copy of these Rules on payment of the maximum amount allowed by the Act.

60. ALTERATION OR AMENDMENT OF RULES

- (1) Any District Conference, D.M.C. or Lodge wishing to alter any of these rules or propose new ones shall submit the same to a meeting of the District Conference or if a Lodge is not part of a District, a Lodge Summoned Meeting and if agreed to by such body, notice thereof shall be sent to the GenM. in accordance with G.R.11 and he or she shall cause the same to be circulated in the M.C. Agenda.
- (2) Should the Board of Directors desire to alter any of the existing Rules or propose new ones, the same shall be circulated in the reports and taken into consideration by the M.C. in like manner as those emanating from a District except as provided in Clause 8 hereof.
- (3) Should two (2) or more notices of alteration be identical, only one (1) shall be inserted.
- (4) Any notice of alteration of Rules sent from a District or Lodge or proposed by the Board of Directors and appearing in its reports, shall from that point be considered the property of the Society, and shall not be withdrawn, if any Deputy at the M.C. is willing to take it up.
- (5) Every proposed alteration shall come separately before the meeting, and the loss of one (1) motion shall not in any way invalidate the next, but each notice on the paper shall be put to the meeting for a decision.
- (6) Should any proposition for alteration of Rules fail to specify the Rules that would be affected by such alteration, it shall not be deemed informal, but shall be discussed upon its merits, and if agreed to, the Rules affected thereby shall be altered to conform thereto.
- (7) All Rules and alterations of Rules made at the M.C. shall come into effect on the day after the Rules are registered, and all Rules of Branches contrary thereto shall from such date cease to have effect, except where special provisions are made for their retention.
- (8) The Board of Directors is empowered to make any new Rule or Rules or to suspend or amend any Rule or Rules in cases where it considers it in the interests of the Order so to do, after first referring the matter to the Management Committees of the several Districts and Lodges (if applicable), and the same having been approved by a majority vote on the basis of the representation at the last M.C.
- (9) No amendment of Rules is valid until it is registered.

61. EDUCATION SUPPORT PLAN

- (1) In accordance with clause 5 of the 1st Schedule of the Friendly Societies and Credit Unions Act 1982, a fund shall be established for the purpose so long as the fund shall last of providing by contributions of members, donations, levies, interest on capital, surplus appropriation subject to the necessary consents, and such other means subject to these rules, as the Board of Directors shall resolve for the payment of educational costs, school fees, tertiary fees and requisites.
- (2) The Board of Directors shall make regulations for the government and administration of the fund and may from time to time alter, vary, add to or rescind all or any of them.
- (3) The Board of Directors shall from time to time fix the Tables of Contributions under which members may contribute and may from time to time in consultation with the actuary, vary or discontinue any or all of the benefits provided by such tables or increase or decrease the contributions payable under such tables. In accordance with Section 15 of the Act, a copy of each such table shall be sent to the Registrar.
- (4) The Society's liability shall be limited to the members and their dependants and shall in no circumstances extend beyond the benefits of the tables to which they subscribe.
- (5) In all cases of dispute and in any question of interpretation of this rule, or the regulations made pursuant to clause (2) herein the decision of the Board of Directors shall be final and binding on the members.
 - (a) The Fund shall be valued at least once in every five (5) years and the Actuarial expenses of such valuation shall be met by the fund.
 - (b) In the event of a surplus being disclosed, a portion of such surplus may, subject to the advice of the Actuary and the approval of the Registrar, be allocated by the Board of Directors to the members contributing to the Fund or for any other purpose as defined in Section 76 of the Act.
 - (c) If, at any valuation, it is found that the Fund is in deficiency, the Board of Directors shall make good that deficiency by an increase in

Contributions, a reduction in benefits, or by some other means recommended by the Actuary and approved by the Registrar.
- (6) The policy may be cancelled at any time by the principal contributor giving written notice to the Society. A portion of the paid contributions and interest thereon at a rate to be determined by the Board of Directors in consultation with the Actuary shall thereafter be returned to the contributor.
- (7) In the case of non-payment of contributions interest shall be charged at a rate to be determined from time to time by the Board of Directors.
- (8) If a member's contributions are in arrears for a period of thirty-nine (39) weeks, the membership can be terminated and the contributions will be forfeited.
- (9) In the event of the death of the nominated child one hundred per cent (100%) of the contributions made will be paid out together with interest thereon at a rate to be determined from time to time by the Board of Directors.

- (10) The fund shall include provision for payment of contributions in the event of the death or temporary disablement of the principal contributor.

62. REGISTER OF REGULATIONS AND RULES FOR ADMINISTERING FUNDS FOR LODGES AND DISTRICTS AND FOR MANAGEMENT OF SOCIETY

- (1) The Board of Directors shall maintain a register of all regulations and rules accepted by the Board of Directors for the administration and management of funds specifically on behalf of various Lodges and Districts.
- (2) All regulations and rules that are to be included in the register shall be approved by the respective Lodges and Districts affected by such regulations and rules and following acceptance (which shall not be unreasonably or arbitrarily withheld) by the Board, be included in the register.
- (3) Once included in the register such regulations and rules shall be binding on both the Board and the District or Lodge concerned and the members thereof.
- (4) The Register shall be published as an addendum to the General Rules.
- (5) Once included in the register a regulation or rule may only be amended by a postal vote conducted by the Board of Directors, on behalf of such Lodge or District, of all members of the Lodge or District directly affected by the proposed amendment. A seventy-five per cent (75%) majority of those entitled to vote and voting in favour of the amendment will be required to approve the amendment. Proxy voting shall not apply.
- (6) The Board of Directors may make and include in the Register, following the approval of M.C., of regulations for the management and administration of the funds of the Society.

PART 2, DISTRICT RULES 101 TO 127

101. DISTRICT STANDARD RULES

- (1) The following shall be the Standard Rules of every District in the Society in the same manner and to the same extent as if they were included in Rules duly registered for the District.
- (2) A District may make and amend Special Rules, which must be in accordance with these Rules.
- (3) A District may only amend its Special Rules on giving notice of the proposed amendment and new rules in the agenda for the District Conference.
- (4) A District shall deposit with the GenM. a copy of their Rules and any subsequent alterations within thirty (30) days of registration thereof.

102. CONSTITUTION

- (1) Each District shall consist of one (1) or more Lodges as provided for in G.R. 202 (1).
- (2) All Rules of the Society, and all amendments thereof duly registered, shall be binding on the District and the Lodge Branches thereof, and in all cases of inconsistency the Rules of the Society shall prevail over those of the District, and the Rules of the District over those of its Lodges.
- (3) In all matters not provided for by its Rules, the District shall be under the control of the Board of Directors, and subject to the Rules of the Society.
- (4) The boundaries of Districts may from time to time be altered by the Board of Directors after having obtained (by special resolution) the consent of the Districts and Lodges which would be affected by such alterations.

103. REGISTERED OFFICE

The Registered Office shall be at such place as shall be decided by the District Conference or D.M.C., and when the situation of the Registered Office is changed, notice thereof shall be sent to the Registrar through the GenM. within fourteen (14) days of the date the change is approved.

104. OBJECTS

- (1) The objects shall be those stated in G.R. 6, and for contributing such sum to the funds under the control of the Board of Directors as may from time to time be determined by the M.C.
- (2) The whole of the objects and Rules of the District shall be carried into effect in conformity with and subject to the provisions made in and by the Rules of the Society, and the whole of the said Rules and any alteration thereof, duly made and registered, shall be binding on each District and the members thereof.
- (3) The objects of a District may be fulfilled by the District making arrangements for the Society to fulfil its objects on its behalf.

105. GOVERNMENT

- (1) Districts shall be governed by a conference called the District Conference comprised of the District Officers and Deputies who shall be elected by Lodges. Districts may by District Special Rule provide that the D.M.C. attend District Conferences in the same manner as the Board of Directors attend M.C's of the Society.
- (2) District Conferences may appoint sub-committees or delegates to act with the D.M.C. or to meet the delegates of any other District or Society for any special or other purpose they may deem necessary.

106. DISTRICT CONFERENCE

- (1) Districts shall hold a District Conference annually at such time and place as the District Conference or D.M.C. appoints. The D.M.C. is empowered to convene a Special District Conference for any special purpose at a time and place to be fixed by it. Notice of the intention to convene such conference shall be sent to the respective Lodges at least twenty-eight (28) days prior to the date fixed for the conference, such notice to state the nature of the business for which the conference is called. The conference so convened shall be conducted in the manner prescribed in these rules for a District Conference in respect of the election and representation of Deputies and the Government thereof but at such a conference only the business for which special purpose the meeting was called shall be dealt with.
- (2) Lodges may appoint and send to each District Conference at least one (1) Deputy and may send as many as are provided for in the District Special Rules.
- (3) The District Special Rules may authorise Lodges to group together for the purpose of sending a Deputy or Deputies instead of each Lodge in the group sending its own Deputy or Deputies.
- (4) Unless otherwise provided for in the District Special Rules, any past or present elected officer or present assistant officer as defined by G.R.227 who is an initiated member of a Lodge in the District may be appointed a Deputy to the District Conference. They shall be regularly appointed by the Lodges they represent, and deposit with the D.S. a certificate of appointment signed by the F.A. or F.S. of the Lodge.
- (5) The N.G. may appoint a substitute or substitutes for any Deputy or Deputies who cannot attend.
- (6) Lodges entitled to more than one (1) Deputy may, by resolution, send one (1) only, or a lesser number of Deputies than they are entitled to, and through him or her, or them, exercise all the votes they are entitled to under the District Special Rules.
- (7) Unless otherwise provided for in the District Special Rules, any nomination or business for the agenda must first have been passed by a Lodge or D.M.C., signed by the F.A. or F.S. of the Lodge, and sent to the D.S. thirty (30) days prior to the date of holding of the District Conference and unless provided for in the District Special Rules, nomination of Deputies to the M.C. shall be made to, and their election held at, the District Conference immediately preceding the M.C. they are to attend.
- (8) Unless otherwise provided for in the District Special Rules, the D.S. shall forward an agenda containing all nominations and business intended for the Conference to all Lodges, so as to be available at least sixteen (16) days previous to the Conference.

- (9) Deputies shall receive such payment for services and/or expenses as the Conference decides.
- (10) Any P.D.G.M. not being a Lodge Deputy shall have the right to attend the Conference at his or her own expense and take part in the proceedings but shall not vote, nor propose or second resolutions except that a P.D.G.M. may move or second a motion for the admission of a member to the Past District Grand Master's Degree.

107. ORDER OF BUSINESS

- (1) District Conferences shall be presided over by the Dist.G.M. and in his or her absence by the D.D.G.M. Should both officers be absent then the Conference shall elect a senior officer as the presiding officer.
- (2) The names of the Deputies shall be read, and if the appointment of any Deputy is objected to, it shall be made when the name is called, and decided upon by the meeting.
- (3) The presiding officer shall then declare the meeting opened, deliver his or her address, and then (unless the meeting decides otherwise) proceed with the business in the following order:
 - (a) Report of the D.M.C.
 - (b) Financial statements and Auditors' Report.
 - (c) Report of District Trustees.
 - (d)
 - (i) Election of officers, Trustees, members of the D.M.C. and Book Examiners.
 - (ii) Appointment of Auditor/s.
 - (e) Nomination and election of Committees and Deputies to M.C.
 - (f) Fixing of levies to the various District Funds, and such other matters as may be necessary for the government of the District, of which notice has been given.
 - (g) Consideration of the reports of the various Committees.
 - (h) Consideration of general propositions and alterations of Rules.
 - (i) Appoint the place and time for holding the Purple and Past Officers' Lectures and Degrees.
 - (j) Any other business may be brought before the Conference if a majority of the Deputies present at the Conference consent thereto.
 - (k) Installation of newly-appointed officers.
 - (l) Reading and confirmation of minutes.
- (4) In the conduct and rules of debate the Standing Orders of the Society shall be followed. All resolutions when passed, shall be entered by the D.S. in the minute book, and, having been confirmed by the Deputies present, shall be signed by the presiding officer and taken as the true record of such meetings.

- (5) The presiding officer shall not put any motion which is contrary to the Rules of the Society or to the District Special Rules.

108. DISTRICT OFFICERS

Election and Duties

- (1) Every District shall have five (5) officers, hereinafter referred to as the "District Officers".
1. District Grand Master.
 2. District Deputy Grand Master.
 3. District Secretary.
 4. Immediate Past District Grand Master.
 5. District Treasurer.

The Dist. G.M. and D.D.G.M. shall be elected at each District Conference, and continue in office until the next District Conference unless otherwise provided for in any District Special Rules.

- (2) Candidates for District Office must be initiated members of a Lodge in the District who have taken the Purple Degree previous to nomination except in the case of a District Secretary who shall take such degree at the first available opportunity.
- (3) Unless otherwise provided in any District Special Rule, Lodges may nominate initiated members for District Office, and all such nominations shall be included in the District Conference Agenda Paper circulated to Lodges. If there be no nomination for any District Office, or if a vacancy has occurred after the closing of nominations, or for any office no member nominated is prepared to go to ballot, and none be elected then nominations for any such office may be taken at the District Conference. In the further event of an insufficient number of members being elected to the D.M.C. at the District Conference, the District Officers and those elected at the District Conference shall be the D.M.C. which shall have power at any time to appoint such number of members as needed to bring the D.M.C. up to the number required or such lesser number as they shall decide.
- (4) The District Officers shall not vote at the District Conference, except in the case of a D.T. and I.P.D.G.M. when acting as a Deputy for a Lodge. They shall be allowed to vote at all meetings of the D.M.C.
- (5) If the District Officers discover that a Lodge is not complying with, or is violating any Rule, they shall bring the case before a District Conference or D.M.C., giving the Lodge due notice thereof.
- (6) The District Officers shall have power, in cases of gross mismanagement or misappropriation of the funds or other property of a Lodge by the Trustees, Treasurer, F.S. or any other person, to call a special summoned meeting of the Lodge or a special meeting of the Committee of Management of such Lodge. The District Officers may also take temporary possession of all books, deeds, securities, and other properties of the Lodge, until proper arrangements have been made by the Lodge for their safe custody, if the Lodge Trustees are unwilling or unable to do so.
- (7) The District Officers shall be entitled to attend and speak at any regular Lodge meeting or summoned meeting. Lodges requiring the attendance of District Officers shall pay their reasonable expenses.

109. DISTRICT SECRETARY

- (1)
 - (a) There shall be a District Secretary who shall be appointed by the D.M.C. He or she shall be responsible to the D.M.C. for the administration of the District. His or her duties shall be determined by the D.M.C.
 - (b) Subject to the approval of the Registrar pursuant to Section 28(7) of the Act, the office of the District Treasurer and District Secretary may be held by the same person.
- (2) The salary of the D.S. shall be fixed by the D.M.C. The District shall arrange and put in place at its own cost fidelity insurance cover at a level appropriate to the assets and monetary obligations of the District.
- (3) A D.S. may also hold office as a F.A. or F.S. A D.S. who has been in office for at least three (3) years shall by the consent of his or her District, be entitled to receive the sign, password and jewel of a P.D.G.M. and he or she shall rank as an Honorary P.D.G.M.
- (4) The appointment of a D.S. may be terminated in the following manner:
 - (a) By giving three (3) months' notice to the D.M.C. of his or her intention to resign the office.
 - (b) By similar notice being given to him or her by the D.M.C.
 - (c) As provided by his or her employment contract.
- (5) If for any reason whatsoever the position of D.S. becomes vacant the D.M.C. shall without delay take all reasonable steps to fill the position by a new appointment.

110. TREASURER

- (1) A District Treasurer shall be appointed by the District Conference and shall continue in office during the pleasure of the District.
- (2) A D.T. shall be over the age of twenty (20) years.
- (3) The duties of the D.T. shall be to render assistance to the D.S.
- (4) He or she shall receive such remuneration as the D.M.C. shall determine. The District shall arrange and put in place at its own cost fidelity insurance cover at a level appropriate to the assets and monetary obligations of the District.
- (5) Subject to the approval of the Registrar pursuant to Section 28 (7) of the Act, the office of D.T. may be held by the District Secretary.

111. TRUSTEES

- (1) Two (2) or more Trustees each of whom shall be over the age of twenty (20) years shall be appointed by the District Conference, one (1) of whom shall retire annually by rotation, but shall be eligible for re-election.
- (2) Every resolution appointing a Trustee or Trustees shall be entered in the minutes of the meeting at which he or she or they are appointed, and a copy of such resolution, on the proper form, signed by such Trustee or Trustees, and by the D.S., shall be forwarded

within fourteen (14) days from the date of such resolution, through the GenM. to the Registrar; and also the Registrar General of Land.

- (3) The Trustees shall be subject to the provisions of the Act, and G.R. 20. The District Trustees shall appoint one (1) or more of their number to attend each District Conference and any Trustee so appointed shall attend at the expense of the District. They may move and second motions but may not vote.
- (4) Every document relating to transactions authorised by Sections 33 and 57 of the Act may be executed by a majority of the Trustees.
- (5) Any person following a profession or trade shall not, by reason of his or her being a Trustee, be debarred from making professional or trade charges, but shall be entitled to make such charges when authorised or employed by the Trustees of the Society, District or Lodge concerned.
- (6) A District Trustee may be appointed a D.D.G.M. or Dist. G.M. without it being necessary to resign the Trusteeship.
- (7) A Trustee may delegate his or her Trusteeship in accordance with Section 31 of the Act.

112. AUDITOR

- (1) An Auditor shall be appointed in accordance with, and subject to, the provisions of the Act.
- (2) A District Auditor may be appointed a D.D.G.M. or Dist. G.M. without it being necessary to resign his or her office as Auditor.

113. EXAMINERS OF LODGE BOOKS

- (1) One (1) or more competent initiated members may be elected at each District Conference to examine the Lodge books in the District. They shall act under the direction of the District Officers, and see that the books of each Lodge are properly kept and audited. Districts may, by District Special Rules, prescribe the duties of the Book Examiners.

114. DISTRICT MANAGEMENT COMMITTEE

- (1) (a) The D.M.C. shall consist of:
 - (i) The District Officers.
 - (ii) Up to nine (9) P.G.'s or Financial Secretaries (or Fraternal Administrators), to be elected at the District Conference.
- (b) The number of members to be elected and the qualifications for membership (under clause 1 (a) (ii) hereof) may be varied by District Special Rules.
- (c) The Committee shall meet at such times as shall be arranged, but not at longer intervals than three (3) calendar months (unless the consent of the Board of Directors be first obtained) for the general supervision and transaction of the affairs of the District, for fixing of salaries and remuneration of officers or members of committees, for the consideration of the District Book Examiners' Reports, District Auditor's Reports, and all correspondence excepting that which

may be of a routine nature, or such other business as may be referred to it by the District Conference. A majority of the voting D.M.C. members shall form a quorum. In the absence of the District G.M. the D.D.G.M. shall preside, and should both be absent the Committee shall elect a Chairperson.

- (2) In the event of any member being absent from three (3) consecutive meetings (illness excepted), their seat shall be declared vacant.
- (3) Members of the D.M.C. shall receive such allowance for expenses as the District Conference may determine.
- (4) The District Trustees shall be entitled to attend all meetings of the D.M.C., take part in the proceedings, and move and second motions. Unless otherwise provided for in District Special Rules the Trustees shall not vote.

115. APPLICATION AND INVESTMENT OF FUNDS

- (1) All moneys received shall be applied in carrying out the objects of the District and in defraying the expenses of management, and in paying the contributions required and levies made by the Board of Directors under the sanction of the M.C.
- (2) So much of the funds of the District as shall not be wanted for immediate use or to meet the usual accruing liabilities shall, with the consent of the D.M.C. or District Conference, be invested by the Trustees.
- (3) A District may receive from any of its Lodges moneys for investment upon such terms and conditions as the D.M.C. may fix.

116. BANK ACCOUNTS

The D.M.C. shall cause to be opened with one (1) or more banks, such banking accounts in the name of the District as are considered necessary for conducting the business of the District. All cheques drawn on any account or accounts and all drafts, bills of exchange, promissory notes and other negotiable instruments for and on behalf of the District shall be signed in such manner as authorised in writing by the D.M.C.

117. FINANCIAL STATEMENTS

The financial statements of the District shall be under the control of the D.M.C. who shall comply with the provisions of G.R. 26. The annual balance date shall be 31st May in each year.

118. DISTRICT BENEVOLENT FUND

- (1) A Benevolent Fund of the District may be established and maintained by contributions, donations, interest, surplus appropriations (subject to the necessary consents) and such other means as the District may decide.
- (2) Unless otherwise provided in the District Special Rules the Fund shall be used for the relief of members of the Society, the partner or spouse of a member, the children of a member (including children of a partner or spouse of a member), widows, widowers and orphan children in cases of distress and shall be dispensed by the D.M.C.

119. DISTRICT MANAGEMENT FUND

- (1) The District Management Fund shall be maintained by:

- (a) Donations.
 - (b) Levies on Lodges, the amount to be determined by the District Conference.
 - (c) Such other income as may be decided by the D.M.C.
- (2) The Fund shall be used to meet the expenses of management of the District.
 - (3) Out of any surplus which has arisen in the Management Fund, donations may be made for charitable, benevolent, philanthropic, or cultural purposes.

120. DISTRICT CONSOLIDATED SICK FUND

- (1) Districts may consolidate the Sick Funds of Lodges under their jurisdiction, or may consolidate the District Sick Pay Fund on the Society Sickness Benefit Fund. Notice of the proposal must be given not less than six (6) months previous to the District Conference.

The D.M.C. shall consider the matter, and send notice thereof to every Lodge in the District at least three (3) months before the aforesaid District Conference.

- (2) No motion for consolidation shall be deemed to be carried unless the motion therefore received the vote of a majority of the Deputies present, representing not less than seventy-five per cent (75%) of the initiated and registered members of the District.
- (3) Lodges shall pay into the Consolidated Fund the amount required to meet the liabilities cast upon the Fund by such Lodges only. In the case of a Lodge having a deficiency, the whole of its Sick Funds shall be paid over. Lodges having a surplus may at a meeting specially convened for that purpose and upon the advice of the Actuary and with the consent of the Registrar, contribute to this Fund such portion of their surplus funds as they deem advisable to assist in placing the Fund on a sound financial basis.
- (4) A Consolidated District may by special rule make provision whereby the D.M.C. shall exercise the powers provided in Part 3 of the Rules in all matters relating to the Sick Fund.

121. DISTRICT CONSOLIDATED SURPLUS FUND

- (1) Districts may consolidate the Surplus Funds of Lodges under their jurisdiction on the District Consolidated Surplus Fund or the Consolidated District and Lodge Surplus Fund of Society.

Notice of the proposal must be given not less than six (6) months previous to the District Conference.

The D.M.C. shall consider the matter, and send notice thereof to every Lodge in the District at least three (3) months before the aforesaid District Conference.

- (2) No motion for consolidation shall be deemed to be carried unless the motion thereof receives the vote of a majority of the Deputies present, representing not less than seventy-five per cent (75%) of the initiated and registered members of the District.
- (3) Lodges, upon the advice of the Actuary, shall pay into the appropriate consolidated fund, the balance of the Lodge Surplus Fund at the end of a financial year for the purpose of assuring to existing members of the Lodge, payment of the benefits to which they are entitled on or after that date.

122. ANNUAL RETURNS

- (1) Every year by the last day in July, the D.S. shall send to the GenM. two (2) copies of the Annual Return and audited financial statements supplied by Lodges in accordance with G.R. 239 and the District Annual Returns in the form prescribed by the Registrar, together with a copy of the audited financial statements in the form prescribed by Society, Auditor's report and any report to members. Where any of the abovementioned returns do not reach the Society Office by the last day in July in any year or is not in the prescribed format, Society shall, after giving seven (7) days' notice to the District in that respect, have power to appoint Auditors for the purpose of auditing and completing the Annual Returns and audited financial statements, such Auditors to be appointed at the expense of the Lodge and/or District in default.
- (2) Every year by the last day in July the D.S. shall send to the GenM. a list of the District Members (if any) admitted during the previous year, giving the full name of each, together with the date of his or her birth, the date of entry, and contributions payable for benefits, and the periods of sickness, details and other contingencies on account of which benefits are given by the District during the year as aforesaid, specifying the members in respect of whom such sickness, deaths or contingencies have been experienced, and such other information as the Registrar from time to time prescribes.
- (3) Should it be found necessary to send any of the before mentioned returns back to the District for correction, the same shall be returned to the GenM. within five (5) working days of the receipt thereof.
- (4) Every member or person interested in the funds of the District, on his or her application to the D.S. shall be supplied with a copy of the last annual financial statements.

123. SETTLEMENT OF DISPUTES

Every dispute between Districts, Lodges, members, or a person claiming through a member, or under these Rules, or the Rules of any District or Lodge, shall be decided in accordance with G.R. 57.

124. VOLUNTARY DISSOLUTION

- (1) Districts may, subject to the consent of the Board of Directors, resolve at a District Conference by Special Resolution (as defined by the Act) to dissolve the District.
- (2) Districts which resolve to dissolve or which distribute their funds by some other approved method may cease to be registered under the Act but may continue to be registered with Society for ritual and fraternal purposes.
- (3) Any District ceasing to be registered under the Act but remaining registered with Society shall continue to be subject to the Rules of the Society excepting those Rules which do not apply to such a District. Should there be any dispute as to which Rules do not apply then the decision of the Board of Directors shall be final and binding.

125. APPLICATION FOR INSPECTIONS, SPECIAL MEETINGS OR DISSOLUTION

- (1) It shall be the right of:
 - (a) one-fifth (1/5th) of the whole number of members if the number of members does not exceed One thousand (1,000); or

- (b) two hundred (200) members if the number of members exceeds One thousand (1,000) – by application in writing to the Registrar -
 - (i) To apply for the appointment of one (1) or more inspectors to examine the affairs of the District, and to report thereon; or
 - (ii) To apply for the calling of a Special Meeting of the District; or
 - (iii) To apply for an investigation into the affairs of the District with a view to the dissolution thereof.
- (2) Any such application shall be made upon such notice to the District, and be supported by such evidence, for the purpose of showing that the applicants have good reason for requiring such inspection to be made or meeting to be called, and that they are not actuated by malicious motives in the application, as the Registrar directs.
- (3) Such application as last aforesaid shall set forth that the funds of the District are insufficient to meet the existing claims thereon, or that the rates of contributions fixed in the Rules are insufficient to cover the benefits assured, and the grounds upon which this insufficiency is alleged.
- (4) For the purposes of this rule the word “member” includes only initiated and registered members.

126. DISTRICT MERIT BOARDS

A District may have a Merit Board, on which may be placed names of P.D.G.M.'s and past D.S.'s. After or above each name shall be placed the initials or title of the office held, and no name shall be placed on the Merit Board without a special resolution of a District Conference.

127. FRATERNAL DISTRICTS

- (1) Lodges may combine to form a Fraternal District for the purposes of coordinating Social and Fraternal activities for the Lodges.
- (2) A Fraternal District shall (where applicable) be bound by the General Rules of the Society.
- (3) A Fraternal District shall approve a set of rules for its operation and administration and shall supply to the GenM. and F.M. a copy thereof together with communication details for the District.
- (4) The costs of maintaining a Fraternal District shall be met by the Lodges concerned.
- (5) Any Lodges wishing to combine shall first obtain the approval of the Fraternal Council.

PART 3, LODGE RULES 201 TO 251

201. LODGE STANDARD RULES

- (1) The following shall be the Standard Rules of every Lodge in the Society in the same manner and to the same extent as if they were included in Rules duly registered for the Lodge.
- (2) Lodges may make and amend Special Rules, which must be in accordance with these Rules.
- (3) Lodges may only amend their Special Rules at a summoned meeting after sending out notice of the proposed amendment on the summons or annexed thereto.
- (4) Lodges shall deposit with the GenM. a copy of their Rules and any subsequent alterations within thirty (30) days of registration thereof. Lodges that are part of a registered District shall also forward a copy to the D.S.

202. CONSTITUTION

- (1) Each Lodge shall consist of an unlimited number of members and every member shall, except as otherwise provided in these Rules, have an equal vote on all matters. No Lodge shall be formed with less than Five hundred (500) members unless the prior approval of the Board of Directors is obtained.
- (2) Each Lodge shall be registered with and approved by the Society, and may be registered within the provisions of the Act.
- (3) All the Rules of the Society and District, and all amendments thereof duly registered, shall be binding on the members of the Lodge, and in all cases of inconsistency the Rules of the Society shall prevail over the Rules of the District and the Lodge, and the Rules of the District over those of the Lodge.
- (4) In all matters not provided for by the Rules of the Lodge or District (if applicable), the Lodge shall be under the control of the Board of Directors, and subject to the Rules of the Society.

203. BRANCH LODGES

- (1) Any Lodge (hereinafter referred to as the "Parent Lodge") may, with the consent of the Fraternal Council establish a Branch Lodge or Lodges.
- (2) Every such Branch Lodge shall have added to the name of the Lodge establishing it suitable words signifying the name of the Branch Lodge.
- (3) Every such Branch Lodge may elect the usual Lodge Officers, as provided in the Rules, but the word "Branch" shall be added to the title of each office, and such officers shall have jurisdiction only in their own Branch Lodge.
- (4) Until the election referred to in clause (3) hereof, the officers of the Parent Lodge shall preside at meetings of the Branch Lodge.
- (5) Every such Branch Lodge may:
 - (a) Accept and initiate members into the Order on behalf of the Parent Lodge and transact any business applicable solely to the Branch Lodge.

- (b) Have its own Merit Board.
- (6) At meetings of Branch Lodges it shall not be necessary to exhibit the Parent Lodges' dispensation, or a copy of it and references to it in the initiation ceremony may be varied.
- (7) All moneys received from members by the Officers of a Branch Lodge on account of any contributory fund shall be accountable to, and controlled by, the Parent Lodge, and all expenditure incurred by a Branch Lodge, including the cost of management, shall be paid by the Parent Lodge.
- (8) By-laws approved by the Fraternal Council may be made by the Parent Lodge for the management of matters with the Branch Lodge.
- (9) Subject to the consent of the Fraternal Council and the Parent Lodge, members of a Branch Lodge may make application to the Board of Directors for registration under the Act as an established Branch of Society. The Board of Directors may give its approval subject to such terms and conditions as it deems necessary and appropriate.
- (10) Any Lodge may with the consent of the Fraternal Council merge or amalgamate with another Lodge ("the Parent Lodge") and establish itself as a Branch Lodge of the Parent Lodge and all the provisions of this rule shall apply accordingly.
- (11) Where a Lodge is part of a Registered District then in such cases the approvals or consents required from the Fraternal Council under sub-clauses (1), (8), (9) and (10) shall instead be given by the D.M.C.

204. REGISTERED OFFICE

The Registered Office shall be at such place as decided by the Lodge. The Lodge may by ordinary resolution at a summoned meeting change the location of the Registered Office. When this occurs notice thereof shall be sent to the GenM. within fourteen (14) days of the date of the meeting. The GenM. shall advise the Registrar. Lodges that are part of a registered District shall also forward notice to the D.S.

205. OBJECTS

- (1) The objects of a Lodge shall be to provide, by contributions of members, donations, levies and interest on capital:
 - (a) For insuring a sum of money to be paid on the death of a member, a member's partner or spouse or the surviving partner or spouse of a deceased member.
 - (b) For rendering assistance to members when sick, and thereby unable to follow any employment.
 - (c) For supplying medical and hospital attendance and medicine to the members, the partner or spouse of a member, the children of a member (including children of a partner or spouse of a member) and parents of members residing with and dependent for their support on such members.
 - (d) For contributing to a Benevolent Fund of the Lodge for temporary relief of members, the partner or spouse of a member, the children of a member (including children of a partner or spouse of a member), the surviving partner or spouse of a member and orphans of deceased members.

- (e) For defraying the necessary expenses of management of the Lodge, District, and Society.
 - (f) For contributing to the Society and District Funds such sums as maybe levied by the District Conference from time to time.
 - (g) For any other purpose referred to in G.R. 6 and applicable to Lodges.
- (2) The whole of the objects and rules of the Lodge shall be carried into effect in conformity with and subject to the Rules of the Society and the Rules of the District, and any alteration or amendment thereof hereafter made and duly registered shall be as binding upon the members of the Lodge as if the District and these Rules were inserted in the Rules of the Lodge.
- (3) The objects of a Lodge may be fulfilled by the Lodge making arrangements for the Society to fulfil its objects on its behalf.

206. MEMBERSHIP TO 30/11/1987

See Part 7 of rules appendix A for rule previously numbered 206A.

207. DEFINITION OF MEMBERS JOINING BEFORE 1/12/1987

See Part 7 of rules appendix B for rule previously numbered 207A.

208. MEMBERSHIP FROM 1/12/1987 to 28/2/2014

See Part 7 of Rules, Appendix D for rule previously numbered 208.

208A. MEMBERSHIP FROM 1/3/2014

- (1) On and after 1 March 2014 all members joining the Order shall join under the provisions of this Rule.
- (2) Members will:
 - (a) Be serviced by a Lodge of their choice, a Lodge to which they are allotted or Society,
 - (b) Be part of the numerical strength of the Lodge concerned or as allocated under G.R.10 (1).
- (3) Persons over the age of fifteen (15) years may apply to become members.
- (4) Every person desirous of becoming a member shall complete an application in the form prescribed from time to time by the Board of Directors and shall make a written declaration that he or she agrees to abide by the rules of the Society.
- (5) On payment of the appropriate contributions the applicant shall become a member. Monthly pro rata rates will be charged for all benefits (if any).
- (6) A person who has been expelled from the Order may not become a member without the prior consent of the Board of Directors.

- (7) Following payment of the appropriate contributions the member shall have their records listed by Society or the Lodge of their choice until they cease to be a member or they request that their records be listed with a Lodge or with another Lodge.
- (8) The F.A or F.S of the Lodge shall within fourteen (14) days of a person becoming a member, forward to the GenM. the application form of such member for the establishment of the member's records.
- (9) All members shall be numbered consecutively in a register kept by the GenM.
- (10) All members joining on or after 1/3/2014 shall pay such membership fee as is fixed from time to time by the Board of Directors and shall contribute for such benefit (if any) as approved and required from time to time by the Board of Directors.
- (11) F.A.'s or F.S.'s of Lodges shall act as agents of the Society to receive payment of contributions from members and shall process such payments in accordance with the procedures as laid down from time to time by the Board of Directors.
- (12) Any member changing their place of residence or their postal address shall immediately advise Society or their F.A or F.S who shall forward such details to the GenM.
- (13) A member may request that their records be listed with a Lodge other than the Lodge with which they are presently listed and the Lodge from which they desire to remove their listing shall advise the GenM. of the member's request on the form prescribed from time to time by the Board of Directors.
- (14) The Society shall pay to Lodges, entitled to receive it, such capitation fee payable in respect of members joining on or after 1 December 1987 as prescribed from time to time by the Board of Directors.

209. DEFINITION OF MEMBERS JOINING BETWEEN 30/11/1987 AND 28/2/2014

See Part 7 of Rules, Appendix E for rule previously numbered 209.

209A. DEFINITION OF MEMBERS FROM 1/3/2014

- (1) DEFINITIONS
 - (a) Member – Unless otherwise specified or the context demands the term member shall include initiated members, registered members, honorary members and associate members as hereinafter defined.
 - (b) Initiated Member – Means a Registered Member who has been duly initiated in accordance with the processes hereinafter set forth.
 - (c) Registered Member – Means:
 - (i) A member who at 28/2/2014 was classified under G.R.209 as a Registered Member; and
 - (ii) A member who at 28/2/2014 was classified under G.R.209 as an Accredited Member; and
 - (iii) A member who at 28/2/2014 was classified under G.R.209 as a Credit Union Baywide MUCU Member; and

- (iv) A member who at 28/2/2014 was classified under G.R.209 as an Honorary Member; and
 - (v) A Social Member who is a member that pays a membership fee as prescribed from time to time by a Lodge or Board of Directors.
- (d) Honorary Member – Means a member that a Lodge elects as a member for life, without contribution, for meritorious services to the Lodge, a District or Society.
- (e) Associate Member – means a member referred to in G.R.32 (2)(i)(iii).
- (2) Initiated Members
- (a) Any Registered Member desirous of becoming an Initiated Member may apply to their F.A. or F.S. to do so.
 - (b) Each application shall be submitted to a Lodge for acceptance by resolution of the Lodge. Such resolution shall be passed by simple majority.
 - (c) The full name of every applicant shall be entered in the Minute Book of the Lodge and following acceptance by the Lodge the member shall have their records listed with that Lodge until they shall cease to be a member or they request that their records be listed with another Lodge.
 - (d) A candidate for initiation may be initiated on the night they are accepted.
 - (e) When a candidate for initiation has been accepted by a Lodge, any other Lodge may initiate them for and on behalf of the Lodge for which they were accepted, on receiving an application in writing from such Lodge.
- (3) Registered Members
- (a) A Registered Member may attend the Lodge of which he or she is a member and vote on any matter.
 - (b) A Registered Member may make application to the Lodge they have joined to become an Initiated Member and the Lodge may by resolution agree to accept the applicant for initiation and the Registered Member shall upon initiation (subject to the Rules relating thereto) become entitled to all the rights and benefits of an Initiated Member as from the date of their initiation.
 - (c) A Registered Member may serve as an officer of a Lodge (including N.G) but cannot rank as a Past Noble Grand until he or she has taken the four (4) minor degrees referred to in G.R.233 (3).
- (4) Honorary Members
- (a) An Honorary Member shall be eligible for election to Lodge Office and receive the degrees appertaining thereto.
 - (b) Any Initiated or Registered member who is elected by their Lodge as an Honorary Member shall retain all their membership rights and entitlements held at the time of their election to Honorary membership.
- (5) Date of Joining

A member shall be deemed to have commenced membership of a Lodge on the day on which he or she pays his or her first contributions.

210. FORFEITURE OF MEMBERSHIP – READMISSION

- (1) Any person whose membership of the Society has lapsed by reason of non- payment of contributions, resignation, or expulsion may be readmitted a member without initiation subject to the following conditions:
 - (a) In all cases the provisions of G.R.208A(4) shall apply.
 - (b) In all cases of expulsion, subject to consent being given under G.R. 208A(6), a ballot shall be taken at a Summoned Meeting of the Lodge proposing to readmit the member to obtain approval for his or her readmission.
- (2) The readmitted member shall complete an application form as would be required if he or she were being admitted as a new member at the time of his or her readmission and may alternatively elect;-
 - (1) To pay all contributions due to the Lodge for arrears of any kind at the date membership ceased (i.e. struck off the books) and in addition pay the amount of contributions for the period since that date down to the date of readmission. In which case the member shall in four (4) weeks therefrom be entitled to the benefits applicable to his or her original membership and his or her former registered number restored; or
 - (2) To pay contributions according to his or her attained age at the time of such readmission. In which case the member shall be entitled to benefits as provided in the Rules of the Lodge at the date of his or her re-admission.
- (3) Any person so re-admitted as a member shall be in the same position with regard to any office he or she may have served or rank attained as he or she was at the time he or she ceased to be a member of the Society.
- (4) Notwithstanding the provisions of Clause (2) of this rule no readmitted member may resume contributions to (or receive any benefits from) the Lodge Sick Pay Fund without the prior consent of the Lodge Management Committee. Should such consent be withheld, the references in Clause (2)(a) of this rule to “contributions”, “arrears” and “benefits” shall be taken to exclude contributions, arrears and benefits in respect of such Fund and any Lodge Surplus Fund created by the Lodge to increase funeral benefits.

211. LODGE MEETINGS

- (1) Every Lodge shall meet on the dates and at the times specified in its Minute Book. The dates and times of the meetings shall be advised annually in advance to the F.M. If a Lodge is part of a District the details shall also be supplied to the D.S.
- (2) A quorum of five (5) initiated and/or registered members is required to enable any business to be transacted. Those members must be members of the Lodge of which the meeting is being held.
- (3) The three (3) propositions in Lodge shall be asked as follows:- the sick or distressed, first; the good and welfare, second; the propositions for new members, third. Such propositions shall remain open until just previous to the time fixed for closing the Lodge; they shall then be closed, and not be again opened that evening. After the Lodge

propositions are opened, the minutes of the last meeting shall be read, and, if confirmed, signed by the Chairperson.

- (4) A Lodge shall not alter its place of meeting or its night of meeting without having previously obtained the written consent of the F.M. **PROVIDED HOWEVER** that where a Lodge is part of a Registered District the required written consents shall be obtained from the D.S. who shall advise the F.M. of any consents given. If any Lodge shall hold a meeting in breach of this Rule the Board of Directors may declare any such meeting to be null and void.
- (5) The quarters shall terminate at the end of February, May, August and November.
- (6) All initiated and registered members who are financial on the books, and not under suspension, have the right of attending all Lodge meetings and of voting and taking part in all the business thereof. Except where a special resolution is required by the Act, questions or motions shall be decided by a simple majority of members present at any General or Summomed meeting.
- (7) Meetings shall be conducted in accordance with these Rules.
- (8) **ORDER OF BUSINESS.** It shall be the duty of the Chairperson to open his or her meetings punctually. Lodge business unless the meeting decides otherwise shall be proceeded with in the following order:
 - (a) Reading and confirming minutes of previous meeting.
 - (b) Initiation of new members.
 - (c) Correspondence (outwards and inwards).
 - (d) Sick Visitor's Report.
 - (e) Where applicable the passing of Sick Pay and Accounts. At summoned meetings business of the summonses should be taken at this stage.
 - (f) Discussion of notices of motion.
 - (g) Questions.
 - (h) New business. If any business be omitted at its proper stage it shall be taken after new business.
- (9) (a) Where a Lodge has not met for a period of six (6) months, the Fraternal Council may cause a summoned meeting of the Lodge to be called at a time and place to be determined by the Fraternal Council. If the Lodge is part of a District then the Fraternal Council shall advise details of the meeting to the D.S. The notice calling such meeting shall include a notice of motion that the control of the affairs of the Lodge be vested in the Fraternal Council. If at the summoned meeting the notice of motion is carried, or if the number of initiated and/or registered members present is fewer than five (5), the control of the Lodge shall thereupon be vested in the Fraternal Council. The Fraternal Council shall recommend to the Board of Directors such actions as it deems appropriate to manage the affairs of the Lodge and to protect the interests of the Members of the Lodge. The decision of the Board of Directors shall be final and binding on the Lodge and its members.

- (b) Where the Lodge is part of a Registered District the provisions relating to the Fraternal Council may (at the Districts discretion) be fulfilled by the D.M.C. which may provide the Fraternal Council its recommendations for action by the Fraternal Council.
- (10) A Special General Meeting may be held at such time and place as may be decided by a resolution of the Lodge or by a resolution of the Lodge Management Committee. The resolution must specify the business for which the meeting is to be held. Notice of the meeting shall be sent to all members of the Lodge at least twenty eight (28) days prior to the date fixed for the Special General Meeting and such notice shall state the nature of the business for which the Special General Meeting is being called.

212. LODGE SUMMONED MEETINGS

- (1) Every Lodge shall hold a Summoned Meeting on the last Lodge night in each quarter, or the first Lodge night in the following quarter, of which every member within the limits as defined in the Rules shall have due notice, together with an agenda of all business (except that which the Rules direct shall be transacted) to be brought before such meeting. Not less than three (3) clear days' notice of a Summoned Meeting shall be given to members.

213. LODGE ANNUAL GENERAL MEETING

- (1) Every Lodge shall hold an Annual General Meeting in each year prior to the fifteenth (15th) day of September in each year of which every member within the limits as defined in the Rules shall have due notice together with an agenda of all business (except that which the Rules direct be transacted) to be brought before such meeting. Not less than seven (7) clear days notice of an Annual General Meeting shall be given to members.
- (2) Unless otherwise resolved by the Lodge, the Annual General Meeting shall be presided over by the Noble Grand and in his or her absence by the Immediate Past Noble Grand. Should both officers be absent then the Meeting shall elect a duly qualified officer as the presiding officer.
- (3) Apart from the business usually transacted at Lodge Meetings the Business of the Annual General Meeting shall proceed in the following order:
 - (a) Report of the Lodge Management Committee.
 - (b) Financial statements and Auditors report.
 - (c) Election of Trustees (G.R. 229).
 - (d) Election of Deputies (including Observer Deputy if appropriate) to MC or SC (where the Lodge is to be directly represented), any nominations for Society office and approve any business that the Lodge is presenting.
 - (e) Consideration of general propositions and alterations of Rules.
 - (f) Any other business which may be brought before the Meeting if a majority of the members present at the Meeting consent thereto.
- (4) In the conduct and rules of debate the Standing Orders of the Society shall be followed. All resolutions when passed, shall be entered by the E.S. in the minute book, and,

having been confirmed by the members present, shall be signed by the presiding officer and taken as the true record of such meetings.

- (5) The presiding officer shall not put any motion which is contrary to the Rules of the Society or to the District or Lodge Special Rules.

214. APPLICATION AND INVESTMENT OF FUNDS

- (1) All moneys received shall be applied in carrying out the objects of the Lodge, and in paying the expenses of management according to the Rules thereof, and in paying the Funeral and other levies made under the authority of the Rules of the Society and District.
- (2) So much of the funds of the Lodge as shall not be wanted for immediate use or to meet the usual accruing liabilities, shall with the consent of the Lodge Management Committee be invested by the Trustees in the following ways:
 - (a) By depositing funds with the District or Society.
 - (b) In any New Zealand Government or Local Authority Securities.
 - (c) On first mortgage registered under the Land Transfer Act 1952 of an amount not exceeding the amount recommended to be lent as reported by a Registered Public Valuer.
 - (d) On deposit in any Bank registered in New Zealand.
 - (e) In a Credit Union pursuant to Section 109 (3) of the Act.
 - (f) In such other security that the Board of Directors may approve.
- (3) Notwithstanding the provision of paragraph (2) hereof, the Board of Directors may, at any time, grant to any Lodge that is not within a District registered under the Act the same powers of investment as are held by Districts under Rule 115(2).
- (4) Any power of investment granted to a Lodge pursuant to paragraph (3) hereof shall continue until revoked by the Board of Directors, but may be revoked by the Board at any time. Any such revocation shall affect only the power to make future investments, but not any investments already made before the date of such revocation.
- (5) Until the consent in writing of the D.M.C. has been obtained, a Lodge shall not use any moneys for the purchase of land or for the erection, structural alteration, demolition or re-erection of buildings, nor shall a Lodge sell or otherwise sell or otherwise dispose of any land or buildings until the consent in writing of the D.M.C. has been obtained **PROVIDED THAT IF** a Lodge is not part of a District then the Board of Directors shall fulfil the functions specified in this clause for the D.M.C.

215. BANK ACCOUNTS

The Lodge shall cause to be opened with one (1) or more banks, such banking accounts in the name of the Lodge as are considered necessary for conducting the business of the Lodge . All withdrawals from the Lodge Bank Accounts shall unless otherwise consented to by the D.M.C. or the Board of Directors (if the Lodge is not part of a District) be signed by a Trustee, the Treasurer and the Financial Secretary. **PROVIDED HOWEVER** that in the case of a Lodge whose administration is managed by a F.A. all withdrawals shall be as prescribed by the Board of Directors.

216. APPOINTMENT AND DUTIES OF OFFICERS

- (1) The Officers of the Lodge shall be the Noble Grand, Immediate Past Noble Grand, Vice-Grand, Treasurer, Elective Secretary, Lecture Master, Warden and Guardian who shall, except the I.P.N.G., be elected by ballot as hereinafter provided.
- (2) The Lodge shall also have a Financial Secretary or a Fraternal Administrator. A F.S. shall also be an Officer of the Lodge and be appointed pursuant to the provisions of G.R.220. A F.A. shall be appointed pursuant to the provisions of G.R. 221.
- (3) The nomination of Officers (except for F.S.) shall take place on two (2) Lodge nights previous to the night of election and the election shall be held on the last Lodge nights of the half-yearly periods of February and August OR May and November. With the consent of the Fraternal Council a Lodge may elect its Officers annually. **PROVIDED HOWEVER** that where a Lodge is part of a Registered District the required written consents shall be obtained from the D.S. who shall advise the F.M. of any consents given. *Note - The method of election shall be in accordance with G.R. 13*
- (4) The Officers (except the Lecture Master) shall be Initiated, Registered or Honorary Members of the Society. The Lecture Master shall be an Initiated Member of the Society.
- (5) The Lodge shall have Assistant Officers as provided by G.R. 227.
- (6) All books, documents and property of any description whatsoever, held by or under the charge of an officer by virtue of his or her office, shall be delivered up to his or her successor in office within fourteen (14) days from the night of election; and should there be any deficiency or wilful damage sustained by such property, the same shall be made good within one (1) month, or the Lodge may invoke the provisions of G.R.58.

217. PAST GRANDS AND IMMEDIATE PAST NOBLE GRANDS

- (1) Upon the N.G. completing his or her term of office he or she shall, subject to the provisions of G.R. 218 (6), take the I.P.N.G.s chair for the next term. Should such office become vacant by death or removal, it shall be discretionary with Lodges whether they put his or her name on the merit board or not; but on no account shall it be put there unless he or she has filled the office of N.G. to the satisfaction of the Lodge. He or she may, if eligible, be appointed Lecture Master to his or her Lodge.
- (2) In the event of a vacancy occurring, the Lodge may proceed to appoint some Past Noble Grand or P.G. to the office for the remainder of the term. If any P.G. is expelled for misconduct his or her name shall be taken off the merit board
- (3) An I.P.N.G. shall not be eligible for re-election to the office of N.G. or V.G. if there be other candidates, until he or she has been out of office for at least twelve (12) months.
- (4) An I.P.N.G who has filled the office of N.G to the satisfaction of the Lodge shall at the end of his or her term of office rank as a Past Noble Grand, and having received the four (4) minor degrees specified in G.R.233 (3) and upon receiving the Purple Degree shall rank as a Past Grand.

218. NOBLE GRAND

- (1) The duty of the N.G. shall be to act as Chairperson, and preserve due order and decorum in the Lodge, preside over all committees of the Lodge, except for the Lodge Management Committee, unless elected under G.R. 232(4), and see that the Rules of

the Society are properly and impartially administered. During the temporary absence of the N.G. from the Lodge Room, a P.G, shall occupy the chair.

- (2) To qualify him or her for the office he or she must have served the office of V.G for one (1) term, or E.S for two (2) terms or any elected or assistant office for three (3) terms.
- (3) He or she shall not put any motion to the vote that is contrary to these Rules or the Rules of his or her Lodge or District, or the resolutions of the M.C. Board of Directors, District Conference or D.M.C.
- (4) Should the N.G. vacate his or her office or be unable to act, then the I.P.N.G. of the Lodge shall preside as N.G. until another N.G. has been elected.
- (5) Any member may be elected to the office of N.G. of a Lodge notwithstanding that he or she may be under the age of twenty (20) years.
- (6) The N.G. shall not be eligible for re-election if there are other candidates until he or she has been out of office for twelve (12) months.

219. VICE GRAND

- (1) The V.G. shall assist the N.G. in the discharge of his or her duties.
- (2) To qualify him or her for the office, he or she must have served the office of E.S for one (1) term or any other elected or assistant office for two (2) terms.
- (3) The V.G. shall not be eligible for re-election if there are other candidates until he or she has been out of office six (6) months.

220. FINANCIAL SECRETARY

- (1) Where a Lodge continues with a F.S. then a F.S. shall be appointed by the D.M.C. or the Board of Directors (if the Lodge is not part of a District) on the recommendation of the Lodge made at a summoned meeting, and shall continue in office during the pleasure of the Lodge. He or she may be a member of another Lodge or District. A D.M.C. may delegate to its D.S. the authority under this rule to appoint F.S.'s. The Board of Directors may delegate to the GenM. the authority under this rule to appoint F.S.'s.
- (2) The F.S. shall be responsible to the Lodge Management Committee. His or her duties shall be determined by the Lodge Management Committee.
- (3) The salary of the F.S. shall be fixed by the Lodge Management Committee. The Lodge shall arrange and put in place at its own cost fidelity insurance cover at a level appropriate to the value of assets and monetary obligations of the Lodge.
- (4) A F.S. may be removed from office:-
 - (a) At a Summomed Meeting of the Lodge, of which due notice has been given
 - (b) By the D.M.C. or the Board of Directors (if the Lodge is not part of a District.)
 - (c) In terms of any Employment Contract.
- (5) If for any reason whatsoever the position of F.S. becomes vacant the D.M.C. or Board of Directors as is appropriate shall without delay take all reasonable steps to fill the position by a new appointment on the recommendation of the Lodge.

- (6) In conformity with Section 28(7) of the Act, and subject to the consent of the D.M.C. or the Board of Directors (if the Lodge is not part of a District) and of the Registrar, the F.S. of a Lodge may also be the Treasurer.
- (7) A F.S. who has received the Purple Degree pursuant to G.R. 233(9) shall be entitled to wear the jewel of a P.G. and shall hold Honorary rank as such.
- (8) A Lodge may appoint an Assistant F.S. who will have such duties as may, from time to time, be approved by the Lodge. An Assistant F.S. may also be the Lodge Treasurer.

221. FRATERNAL ADMINISTRATOR

- (1) A Fraternal Administrator for each Lodge that consolidates on Society shall be appointed by the GenM. following consultation with the F.M. and the Lodge (or Lodges) concerned. He or she shall be a member of the Society. A person may be appointed as the F.A. of more than one (1) Lodge.
- (2) The remuneration package, duties and responsibilities of each F.A. shall be set by the GenM. in conjunction with the F.M.
- (3) The F.A. will assume the key executive role at Lodge level and will be responsible to:
 - (a) Report to the F.M. and the Lodge.
 - (b) Attend all meetings of the Lodge where practical.
 - (c) Carry out such administrative functions as required from time to time by the F.M. and ensure the efficient management and administration of the Lodge.
 - (d) Where required – maintain an agency for a Credit Union in accordance with the Credit Union’s policies and procedures.
 - (e) Provide to Society any authorities required from the Lodge to enable the payment by Society of any benefits payable to Lodge members.
- (4) A F.A. will be an employee of Society and the appointment of a F.A. may be terminated in accordance with the provisions of his or her employment contract.
- (5) If the F.A. does not hold an Authorised Representative Certificate then the F.A. shall immediately after appointment attend such training as required by the GenM. in order to obtain an Authorised Representative’s Certificate. He or she shall also attend such training required by the GenM. from time to time to maintain their certification. The GenM. shall act in conjunction with the F.M. in relation to matters covered by this clause.
- (6) If for any reason whatsoever the position of F.A. becomes vacant the GenM. in consultation with the F.M. shall without delay take all reasonable steps to fill the position by a new appointment.
- (7) A F.A. who has held the position for not less than two (2) years shall, with the consent of the F.M. be entitled to receive the Purple Degree. The F.M. shall issue a certificate to that effect which shall be delivered to the G.M. A F.A. who has received the Purple Degree pursuant to this clause shall be entitled to wear the jewel of a PG and shall hold Honorary rank as such.

- (8) A detailed position description and schedule of responsibilities of a F.A. shall be set out and recorded in an administrative manual to be maintained by the GenM. A copy of such details will be available to any District or Lodge on request.

222. TREASURER

- (1) Every Lodge shall have a Treasurer:
- (a) Each Lodge which has not consolidated on Society shall elect a Treasurer who shall continue in office during the pleasure of the Lodge.
 - (b) Where a Lodge has consolidated on Society the position of Treasurer shall be filled by the Finance Manager (or such other member of Society Staff as approved by the Board of Directors) for the time being of Society.
 - (c) The Treasurer shall be a member of the Society.
- (2) A Treasurer shall be over the age of twenty (20) years.
- (3) The duties of the Treasurer shall be to render assistance to the F.A. or F.S. as the case may be.
- (4) Subject to the approval of the Registrar pursuant to Section 28(7) of the Act, the office of Treasurer may be held by the F.S. where the Lodge has one.

223. ELECTIVE SECRETARY

The E.S. shall attend all meetings of the Lodge, and the Committees thereof, take minutes of the proceedings, and perform all other duties of a clerical nature that the Lodge may direct.

224. LECTURE MASTER

A Lecture Master, who must be a P.G., shall be elected in accordance with the provisions of G.R. 216. He or she shall attend all meetings of the Lodge and perform all duties as set out in G.R. 233(2) and the Ritual.

225. WARDEN

The Warden shall take charge of the general property of the Lodge not in the immediate charge of the F.A. or F.S. and place and replace it at the opening and closing of the business, report to the Lodge any damage or loss it may have sustained, and act under the general orders of the Lodge.

226. GUARDIAN

The Guardian shall attend the door, admit no person without the consent of the N.G. or during the transaction of business and act in conjunction with the Lodge Officers in enforcing compliance with the Rules.

227. ASSISTANT OFFICERS

The Assistant Officers are the Conductors and the Right and Left Supporters to the N.G. and V.G.. The N.G. shall appoint his or her Supporters and conductors. The V.G. shall appoint his or her Supporters.

228. SICK VISITORS

Sick Visitors may be appointed, whose duty it shall be to visit the sick on receiving notice of such sickness; to attend the Lodge at the appointed time for business, and to report the state of each sick member on every Lodge night.

229. TRUSTEES

- (1) Subject to the power of the D.M.C. or the Board of Directors (if the Lodge is not part of a District) to veto appointments, two (2) or more Trustees shall be elected at the Annual General Meeting, one (1) of whom shall retire annually by rotation, but shall be eligible for re-election. Every Trustee shall be over the age of twenty (20) years.
- (2) A copy of every resolution appointing a Trustee or Trustees shall be sent to the GenM. within seven (7) days after the passing thereof, signed by such Trustee or Trustees and the F.A. or F.S. of the Lodge. The GenM. shall advise the Registrar, the Registrar General of Land and the D.S. (if applicable). In case any Trustee being removed from his or her office shall refuse or neglect to transfer any property of the Lodge, as the Lodge Management Committee shall direct, such Trustee shall (should he or she be a member) be expelled, and ceased to have any claim on account of any contributions paid by him or her, without prejudice to any liability to prosecution which he or she may have incurred.
- (3) An F.A. or F.S., Treasurer or Auditor shall not be a Trustee of a Lodge in which they hold such position.
- (4) A Trustee of a Lodge shall not be a borrower from such Lodge. A Trustee shall be deemed to be a borrower if the Trustee or the partner or spouse of the Trustee jointly or severally, directly or indirectly holds a controlling interest of twenty-five per cent (25%) of the capital of any Company or partnership which obtains a loan.
- (5) Any person following a profession or trade shall not, by reason of his or her being a Trustee, be debarred from making professional or trade charges, but shall be entitled to make such charges when authorised or employed by the Trustees of the Society, District or Lodge concerned.
- (6) Every document relating to transactions authorised by Sections 33 and 57 of the Act may be executed by a majority of the Trustees.
- (7) A Trustee may delegate his or her Trusteeship in accordance with Section 31 of the Act.
- (8) Nominations for Lodge Trustees shall take place on two (2) Lodge nights previous to the night of election.

230. AUDITORS

- (1) In accordance with the provisions of the Act every Lodge shall, appoint a qualified auditor to audit its financial statements for that year. The requirement to appoint a qualified auditor shall not apply where:
 - (a) (i) The receipts and payments of the Lodge in respect of the preceding year did not in the aggregate exceed fifty thousand dollars (\$50,000.00) or such amount as prescribed from time to time by the Act.

- (ii) The value of its assets at the end of the year did not in the aggregate exceed fifty thousand dollars (\$50,000.00) or such amount as prescribed from time to time by the Act; or
- (b) (i) The receipts and payments of the Lodge in respect of the preceding year did not in the aggregate exceed fifty thousand dollars (\$50,000.00) or such amount as prescribed from time to time by the Act and at the end of the preceding year at least seventy-five per cent (75%) of its assets had been transferred to a District or Society for investment in accordance with Section 50 of the Act, and the value of its remaining assets did not exceed fifty thousand dollars (\$50,000.00) or such amount as prescribed from time to time by the Act and
 - (ii) The District or Society to which the assets were transferred is one which requires the appointment of a qualified auditor to audit its financial statements each year.
- (2) A qualified auditor or two (2) or more persons who are not qualified auditors may be appointed as Lodge Auditor where the Lodge is exempt under Clause (1) of this rule.
- (3) An Auditor of a Lodge shall not be a borrower from such Lodge.

231. NON-ATTENDANCE OR VACATING OFFICE

- (1) Every member who accepts an office shall attend the Lodge and take his or her situation at the time appointed for opening, or send an apology; and if absent for three (3) consecutive meetings, either with or without an apology, shall vacate his or her office, unless such absence is caused by sickness. In the latter case his or her situation shall be filled during sickness by any qualified member of the Lodge, and the sick officer shall be entitled to the office to which he or she was appointed.
- (2) If any elected officer forfeits or vacates his or her office, the proposition for the election of another in his or her stead shall be made on the night such office is declared vacant. Nominations shall close and the election of another shall take place the following Lodge night.
- (3) No member shall rank as a Past Officer unless he or she has been elected a sufficient time to enable him or her to take his or her situation for three (3) Lodge nights immediately preceding the next night of election.

232. LODGE MANAGEMENT COMMITTEE

- (1) The Lodge Management Committee shall consist of:
 - (a) The N.G., V.G., E.S., I.P.N.G., Lecture Master and Lodge Trustees for the time being; AND
 - (b) Up to five (5) initiated and/or registered members (to be elected by the Lodge annually); AND
 - (c) The F.S. if the Lodge has one; AND
 - (d) The F.A. if the Lodge has one and the Lodge so resolves; AND
 - (e) The Treasurer if elected by the Lodge.

- (f) Nominations for the positions in subclause (b) hereof shall be made in accordance with G.R. 216(3)
- (2) The Committee shall meet at least once each quarter.
- (3) Five (5) shall form a quorum.
- (4) The Committee shall elect a Chairman annually at the first meeting after the Annual General Meeting.
- (5) Sub-clause 1 of this clause may be superseded by a Lodges registered Special Rules.

233. LECTURES AND DEGREES

- (1) The Lodge Ritual shall be in the charge of the N.G, Lecture Master, I.P.N.G, V.G and E.S provided that they have taken the four (4) minor degrees. They shall, on retiring from office, deliver up all Lodge Rituals to the F.A. or F.S. All P.G.s may be permitted to purchase the Lodge Ritual and Purple Degree Lectures on a recommendation of the member's Lodge.
- (2) Lodges shall appoint a P.G. as Lecture Master, who is competent to give the charge on the initiation of members and the four (4) Minor Degrees.
- (3) Lectures and Degrees shall be given in Lodges as often as a majority of the members may think proper. The First (or White) Degree may be given on any Lodge night in open Lodge, and the Blue, Scarlet and Gold in the same manner, provided every member present has taken the degree immediately below the one about to be given.
- (4) They shall be given by the Lecture Master appointed or Degree Master, and when not given in open Lodge on any ordinary Lodge night, shall be attended by the I.P.N.G., N.G., V.G., or two (2) Past Officers provided that they have taken the four (4) minor degrees.
- (5) In all cases the member must be able to give the signs and passwords of the degree or degrees he or she has already taken, or he or she will not be entitled to receive another.
- (6) Lodges in one area may agree together as to the holding of lectures and may make arrangements for their delivery by properly authorised Lecture Masters.
- (7) Lectures for the purpose of giving the Degrees of Past N/G., V.G. and E.S. and also the Purple Degree shall be held from time to time as arranged by a District (through its D.M.C.) or a Past Grands Lodge or the Fraternal Council at such times and places as they shall designate.
- (8) In order to qualify a Past Officer to take the Purple Degree he or she must have passed through the office of N.G., received the degree attached thereto, and filled the office of I.P.N.G. for the prescribed term. Provided that when an I.P.N.G. is unable, through removal from the District or if elected to any other office, to complete his or her term of office in the I.P.N.G. chair, he or she shall, with the consent of the District Officers or the Fraternal Council be eligible to receive the Purple Degree. The appointment to office as a D.S. shall qualify a member to receive the Purple Degree and any prior degrees immediately from the date of appointment.

A F.S. who has been in office for two (2) years shall, with the consent of his or her Lodge, be entitled to receive the Purple Degree. Any candidate for this degree shall be

proposed and seconded in open Lodge, and the F.A. or F.S. shall issue a certificate to that effect which must be delivered to the D.S. or the F.M. (if the Lodge is not part of a District).

If through removal from the District or through sickness he or she is unable to complete the two (2) year term but has served in the office for not less than eighteen (18) months, the F.A. or F.S. shall with the consent of his or her Lodge and the District Officers, or the F.M. (if the Lodge is not part of a District) be entitled to receive the Purple Degree.

- (9) On application being made by the member's Lodge, a certificate shall be issued to every member who takes the Purple Degree.

234. SICK AND FUNERAL FUND – CONTRIBUTION AND BENEFITS

- (1) Members admitted prior to 1st December 1982 shall pay contributions and receive benefits as prescribed at that time.
- (2) The contributions to this Fund, together with interest shall be applied (except in the case of Lodges which have obtained the consent of the Registrar to an appropriation of surplus capital) exclusively to the payment of sickness benefits, the contributions to the District for funeral benefits and for District and Society Members' Sick and Funeral Funds.
- (3) The method of collecting contributions and paying claims shall be as prescribed from time to time by the Board of Directors.
- (4) No member shall be entitled to sick pay to the extent to which any moneys receivable by him or her would be reduced if such sick pay were paid to him or her. Lodges may set up out of the sick pay referred to a fund for benevolent purposes or for payment of the contributions of such member or other members generally.
- (5) Changes in contributions for Sickness and Funeral Benefits shall be clearly indicated in the Annual Returns for the year to which they relate.

235. SICK MEMBERS – PAYMENT REGULATIONS

- (1) A member desirous of claiming sickness benefit shall provide to the F.A. or F.S. of the Lodge a certificate signed by a duly qualified Medical Practitioner (in the form prescribed by the Board of Directors) certifying that the member is unable to follow their normal occupation and stating the period of time that the member will be unable to work at their normal occupation.
- (2) A sick member shall be entitled to sick pay for the period specified in accordance with the provisions of clause (1) hereof but in any case shall be paid for a minimum period of one (1) week.
- (3) The payment of sick pay shall be authorised by the Lodge or the GenM. (as the case may be) and paid at least quarterly by the F.S. or the GenM. (as the case may be) direct to the member.

236. REGULATIONS FOR SICKNESS BENEFITS

- (1) No member shall be permitted to follow any employment while in receipt of sick pay.

- (2) Sick benefit shall not be paid unless a member provides a certificate under the provisions of G.R. 235(1).
- (3) Lodges shall not adopt Rules closing the funds against members, but Deficiency Lodges may insert a Rule providing for reducing the benefits.
- (4) Any member who commits or attempts to commit fraud against the fund shall be expelled from the Society.
- (5) No Lodge shall be permitted to make a Rule prohibiting the payment of odd days' sick benefit, nor shall any existing Rule have effect which requires a complete week's incapacity as a qualification for sick pay.
- (6) The F.S. or Society (as the case may be) shall deduct from a member's sick benefit any contributions due and payable at the time.

237. CONSOLIDATION OF LODGE SICKNESS AND SURPLUS FUNDS

- (1) Any Lodge may by resolution at a summoned meeting and with the consent of a District Conference, D.M.C., or Board of Directors (if the Lodge is not part of a District) resolve to consolidate the Lodge Sick Pay Fund on the Society Sickness Benefit Fund or District Sick Pay Fund. The resolution must be passed by a majority of seventy-five per cent (75%) of members present and voting.

The Lodge shall transfer to the Society Sickness Benefit Fund or District Sick Pay Fund the amount required to meet the liabilities cast upon the Fund by such a Lodge.

This amount to be determined by the Actuary.

Lodges having a surplus may at a meeting specially convened for that purpose, and upon the advice of the Actuary, contribute to the Society Sickness Fund, Society Surplus Fund, District Sick Pay Fund or District Surplus Fund such portion of their surplus funds as they deem advisable.

- (2) Any Lodge may by resolution at a Summoned meeting and with the consent of a District Conference D.M.C. or Board of Directors (if the Lodge is not a part of a District) resolve to consolidate the Lodge Surplus Funds on the District Consolidated Surplus Funds or on the Society Consolidated District and Lodge Surplus Fund. The resolution must be passed by a majority of seventy-five per cent (75%) of members present and voting.

The Lodge shall transfer to the District Surplus Fund or the Society Consolidated District and Lodge Surplus Fund the balance of the Lodge Surplus Fund at the end of a financial year for the purpose of assuring to existing members of the Lodge payment of benefits to which they are entitled on or after that date.

238. LODGE MANAGEMENT FUND

- (1) Every Lodge not consolidated on Society shall have a Management Fund which shall be maintained by:
 - (a) Contributions of members.
 - (b) Donations.

- (c) Such other income as may be allocated to the fund by the Lodge Management Committee.
- (2) From this Fund shall be paid the necessary expenses of management of the Lodge, the necessary expenses of management of any Branch Lodge, levies or contributions for the management expenses of the District or Society, and also rewards to members for meritorious services to the Lodge, District or Society.
- (3) Out of any surplus which has arisen in the Management Fund, donations may be made for charitable, benevolent, philanthropic or cultural purposes.
- (4) Any Lodge having a deficit at the end of the year in this Fund shall make an equal levy on the members of such a sum as will make good the deficiency.
- (5) This rule shall not apply to Lodges which have consolidated their funds on Society.

239. RETURNS OF LODGES

Where a Lodge is not consolidated on Society and is part of a registered District with more than one (1) Lodge THEN:

- (1) The F.S. shall prepare in triplicate and send to the D.S. on or before the 15th day of July in each year the Annual Return as required by the Rules in the form prescribed by the Registrar together with a copy of the audited financial statements (in the form prescribed by Society), Auditors report and any report to members.
- (2) Where the Annual Return and audited financial statements of any Lodge does not reach the Society Office by the last day in July in any year or is not in the prescribed format the Society shall after giving seven (7) days notice in that respect have the power to appoint Auditors for the purpose of auditing and completing the Annual Return and audited financial statement of the Lodge, such Auditors to be appointed at the expense of the Lodge in default. The Society may delegate the powers in this clause to the D.M.C. of the District of which the Lodge concerned is a branch.
- (3) Any member of a Lodge may request a copy of the duly audited financial statements which shall be supplied by the F.S. free of charge.

Where a Lodge is not consolidated on Society and is not part of a registered District with more than one (1) Lodge THEN:

- (4) The F.S. shall prepare in triplicate and send to the GenM. on or before the 31st day of July in each year the Annual Return as required by the Rules in the form prescribed by the Registrar together with a copy of the audited financial statements (in the form prescribed by Society), Auditors report and any report to members.
- (5) Where the Annual Return and audited financial statements do not reach the Society Office by the last day in July in any year the Society shall after giving seven (7) days notice to the Lodge, have the power to appoint Auditors for the purpose of auditing and completing the Annual Return and audited financial statements of the Lodge such Auditors to be appointed at the expense of the Lodge in default.
- (6) Any member of a Lodge may request a copy of the duly audited financial statements which shall be supplied by the F.S. free of charge.

Where a Lodge is consolidated on Society THEN:

- (7) The Annual Return as required by the Rules in the form prescribed by the Registrar together with a copy of the audited annual financial statements shall be completed by Society.
- (8) Any member of a Lodge may request a copy of the duly audited financial statements which shall be supplied by the F.A. free of charge.

240. PAYMENT OF ACCOUNTS TO DISTRICTS

Lodges shall, on demand, pay their accounts for goods and levies to the District. Should an account remain unpaid for a period of thirty-one (31) days, the Lodge may be suspended until such account is paid.

241. LETTER OF RECOMMENDATION

- (1) Any member, on application, shall be provided with a letter of recommendation stating the date to which his or her contributions have been paid; and also the rate of contributions he or she is paying and the benefits to which he or she is entitled.
- (2) The F.A. or F.S. of a Lodge to whom a letter of recommendation is presented shall notify the member's Lodge of such presentation.

242. BENEVOLENT FUND

- (1) Any Lodge may by resolution of a Summoned Meeting pass Rules to establish a benevolent fund which may be maintained by contributions, donations, interest, surplus appropriations (subject to the necessary consents) and such other means as the Lodge may decide.
- (2) The Fund shall be used for the purpose of assisting members of the Society, the partner or spouse of a member, the children of a member (including the children of a partner or spouse of a member), widows, widowers, the partner or spouse of a deceased member and orphan children in cases of distress and shall be distributed by the Lodge Management Committee.

243. LODGE FINANCIAL STATEMENTS

Every Lodge shall cause its financial statements to be prepared by the F.S. or Society (as the case may be) to the 31st May of each year. The financial statements, signed by the Auditors (unless exempted under G.R. 230), and with their report, shall be submitted to the Annual General Meeting of the Lodge. The financial statements of the Lodge shall comply with G.R. 26.

244. PAYMENT OF CONTRIBUTIONS

Any member may pay his or her contributions into any Lodge for remitting to Society. Such contributions shall be paid at least quarterly.

245. FORFEITURE OF BENEFITS AND CESSATION OF MEMBERSHIP

- (1) All contributions shall be paid in advance.
- (2) A member in arrears with payment of his or her contributions shall be subject to the following provisions:

- (a) If he or she owes more than fourteen (14) weeks contributions he or she shall forfeit his or her claim to sickness and medical benefits.
- (b) If he or she owes more than thirty-nine (39) weeks contributions;
 - (i) He or she shall cease to be a member.
 - (ii) He or she shall forfeit his or her claim to the funeral benefit and neither he or she nor any other person claiming through or under him or her shall have any claim to or arising out of the same.
- (3) When a member is out of work or otherwise in distressed circumstances, such member may, with the consent of the Lodge Management Committee, be kept good on the books from his or her share of the Appropriated Surplus capital, or from such other Lodge Funds as the Lodge shall decide.

246. FUNERALS

The F.S. or F.A. of the Lodge may, on receiving notice of the death of a member arrange, if agreeable to the relatives of the deceased, for the Funeral Address to be read.

247. DISPUTES

If any dispute shall arise between a member or person claiming through a member, or under the Rules, and the Lodge or any officer of the Lodge or Committee thereof, it shall be dealt with in accordance with G.R. 57

248. SECESSION

Secessions shall be governed by G.R. 41.

249. VOLUNTARY DISSOLUTION

- (1) The Lodge may at any time be dissolved by the consent of the Board of Directors and of seventy-five per cent (75%) of the initiated and registered members testified by their signatures to some instrument of dissolution in the form provided by the Regulations in that behalf, together with the written consent of every person for the time being receiving or entitled to receive any relief or benefit from the funds, unless the claim of that person is first duly satisfied, or adequate provision is first made for satisfying that claim.
- (2) No dissolution otherwise than an award of the Registrar can take place except by the consent of the Board of Directors who can prescribe any conditions upon which that consent will be given.

250. APPLICATION FOR INSPECTIONS, GENERAL MEETINGS OR DISSOLUTION

- (1) It shall be the right of:
 - (a) one fifth (1/5th) of the whole number of members if the number of members does not exceed one thousand (1,000); or
 - (b) two hundred (200) members if the number of members exceeds one thousand (1,000) by application in writing to the Registrar -

- (i) to apply for the appointment of one (1) or more inspectors to examine into the affairs of the Lodge, and to report thereon; or
 - (ii) to apply for the calling of a Special meeting of the Lodge; or
 - (iii) to apply for an investigation into the affairs of the Lodge with a view to the dissolution thereof.
- (2) Any such application shall be made upon such notice to the Lodge, and be supported by such evidence for the purpose of showing that the applicants have good reason for requiring such inspection to be made or meeting to be called, and that they are not acting by malicious motives in the application, as the Registrar directs.
- (3) Such application as last aforesaid shall set forth that the funds of the Lodge are insufficient to meet the existing claims thereon, or that the rates of contributions fixed in the Rules are insufficient to cover the benefits assured, and the grounds upon which this insufficiency is alleged.
- (4) For the purpose of this rule the word "member" includes only initiated and registered members.

251. LODGE MERIT BOARDS

A Lodge may have a Merit Board, on which may be placed the names of Past Noble Grands and F.S.'s. After or above each name shall be placed the initials of the office held, but no names shall be placed on the Merit Board without a special resolution of the Lodge.

PART 4

Benefits Payable from the Society Sickness Benefit Fund and Consolidated District and Lodge Surplus Fund As Established by G.R.37 and G.R.38

BENEFITS PAYABLE TO MEMBERS WHO JOINED BEFORE 1 DECEMBER 1982.

HAWKES BAY DISTRICT

Loyal Napier Lodge, No. 4596

Benefits payable from the Consolidated District and Lodge Sick Pay and Share Fund.

1. Sick Pay

(i) Sickness Benefits Payable are:

a. Joined before 1 June 1963 and some members who joined from 1 June 1966 to 30 November 1977

- 1. First 12 months \$2.00 per week
 Thereafter \$1.00 per week
- 2. Sickness Benefit ceases age 65 and replaced by permanent sick pay of \$1.00 per week for life.
- 3. EX- Loyal Tavistock Lodge - other members

 Sickness Benefit ceases age 65 and replaced by permanent sick pay of \$2.00 per week for life.
- 4. EX- Loyal Abbotsford Lodge members

 Sickness Benefit ceases age 65 and replaced by permanent sick pay of \$2.00 per week and \$1.00 per week for male and female members respectively for life. A member may elect a lump sum option.
- 5. Female Members

 Sickness Benefit ceases on marriage of the member, who then will contribute to a funeral benefit only. If member remains single, the benefit continues throughout life.

b. Joined between 1 June 1963 and 31 May 1966, also some members who joined after 1 June 1966

- 1. First 6 months \$6.99 per week
 Second 6 months \$4.00 per week
 Thereafter \$2.00 per week
- 2. Sickness Benefit ceases age 65 and replaced by permanent sick pay of \$2.00 per week for life.
- 3. EX- Loyal Tavistock Lodge - other members

An additional permanent sick pay of \$1.00 per week for all in at 31 December 1979 at attainment of age 65 years.

4. EX- Loyal Abbotsford Lodge members

Sickness Benefit ceases age 65 and replaced by permanent sick pay of \$2.00 per week for life. A member may elect a lump sum option.

c. Some members who joined after 30 November 1977

1. First 12 months \$20.00 per week
Thereafter \$10.00 per week
2. Sickness Benefit ceases age 65 and replaced by permanent sick pay of \$10.00 per week for life.
3. EX- Loyal Tavistock Lodge - other members

An additional permanent sick pay of \$1.00 per week for all in at 31 December 1979 at attainment of age 65 years.

d. Members who were in the Lodge at 31 December 1974 and contributing for Funeral Benefits only

1. EX- Loyal Abbotsford Lodge female members

Permanent sick pay of .50c for life at age 65 years. A member may elect a lump sum option.

2. EX- Loyal Abbotsford Lodge male members

Permanent sick pay of \$1.00 per week for life at age 65 years. A member may elect a lump sum option

(ii) Lump Sum Payment - ex Loyal Abbotsford Lodge members

- a. A member becoming entitled to payment of permanent sick pay and in at 31 December 1974 may elect in writing to receive a lump sum in lieu of permanent sick pay payments.
- b. The lump sum payment received by the member shall be full and final settlement of that members entitlement to any permanent sick pay granted in lieu of sick pay.
- c. The amount of the lump sum shall be \$500 for each \$1 per week of permanent sick pay foregone and will be paid upon the attainment of age 65 years.
- d. Members in receipt of permanent sick pay payments and were in the Lodge at 31 December 1974 may have elected, prior to 29 August 1986 to receive a lump sum of an amount determined by the Actuary in full and final settlement of their entitlement to future permanent sick pay payments as follows:

<u>Attained Age</u>		<u>Lump sum for each \$1 per week of permanent sick pay</u>	
65	500	75	331
66	483	76	315
67	466	77	299
68	449	78	285
69	432	79	271
70	415	80	258
71	398	81	245
72	381	82	233
73	364	83	221
74	347	84	209

- e. If insufficient cash resources are available to meet lump sum settlements requested, the committee may delay settlement. In such event members will be paid in the order of receipt of their elections.

(iii) Redemption

Members of the Lodge Sick Pay Fund, consolidated on the Society Sickness Benefit Fund shall pay contributions as follows:

1. Date of Entry

prior to 31.12.64 to age 60

01.01.65 - 30.11.82 to age 65

2. EX Loyal Tavistock Lodge members

Redemption of sick and funeral contributions from age 65.

3. EX Loyal Abbotsford Lodge members

Redemption of sick and funeral contributions from age 60.

4. EX Loyal Dannevirke Lodge members

Redemption of sick and funeral contributions from age 65.

as from 24 February 1992, provision having been made in the Actuarial Valuation as at 31 May 1989.

2

- (i) Permanent sick pay benefit increase. As from the date of registration of this rule the permanent sick pay provisions contained in the rule shall be amended in accordance with the schedule set out below:

Current Weekly	New Benefit (\$)
.50	.60
1.00	1.20
2.00	2.40
3.00	3.60
10.00	12.00
13.00	16.00

- (ii) As from the date of registration of this rule all contributions to this fund are redeemed.

Loyal Hastings Lodge, No. 6299

Benefits payable from the Society Sickness Benefit Fund and the Consolidated District and Lodge Share and Surplus Fund.

1. Sick Pay

- (i) Sickness Benefits Payable are:

a. A minimum sickness benefit is payable to all members in the Lodge

First 6 months	\$6.00 per week
Second 6 months	\$4.00 per week
Thereafter	\$2.00 per week

2. Sickness Benefit ceases age 65 and replaced by permanent sick pay of \$2.00 per week for life.

b. Some members who joined after 30 November 1977

- | | |
|--------------------|------------------|
| 1. First 12 months | \$20.00 per week |
| Thereafter | \$10.00 per week |

2. Sickness Benefit ceases age 65 and replaced by permanent sick pay of \$10.00 per week for life.

- (ii) Redemption

Members of the Sick Pay Fund, consolidated on the Society Sickness Benefit Fund shall pay contributions to age 65.

2

- (i) Permanent sick pay benefit increase. As from the date of registration of this rule the permanent sick pay provisions contained in the rule shall be amended in accordance with the schedule set out below:

Current Weekly	New Benefit (\$)
.50	.60
1.00	1.20
2.00	2.40
3.00	3.60
10.00	12.00
13.00	16.00

- (ii) As from the date of registration of this rule all contributions to this fund are redeemed.

Loyal Woodville Lodge, No. 6398

Benefits payable from Society Sickness Benefit Fund and the Consolidated District and Lodge Surplus Fund.

1. Sick Pay

- (i) Sickness Benefits Payable are:

a. Joined before 31 May 1963 and some members who joined from 1 June 1966 to 30 November 1977

1. First 12 months \$2.00 per week
Thereafter \$1.00 per week
2. Sickness Benefit ceases age 60 for all male members who joined the Lodge prior to 31 December 1979 and replaced by permanent sick pay of \$1.00 per week for life.

b. Joined between 1 June 1963 and 31 May 1966, also some members who joined after 1 June 1966

1. First 6 months \$6.00 per week
Second 6 months \$4.00 per week
Thereafter \$2.00 per week
2. Sickness Benefit ceases age 65 and replaced by permanent sick pay of \$2.00 per week for life.

c. Some members who joined after 30 November 1977

1. First 12 months \$20.00 per week
Thereafter \$10.00 per week
2. Sickness Benefit ceases age 65 and replaced by a permanent sick pay of \$10.00 per week for life.

(ii) Redemption

Members of the Lodge Sick Pay Fund, consolidated on the Society Sickness Benefit Fund shall pay contributions as follows:

Date of Entry

prior to 31.12.79 to age 60

01.01.80 - 30.11.82 to age 65

as from 24 February, provision having been made in the Actuarial Valuation as at 31 May 1989.

2

- (i) Permanent sick pay benefit increase. As from the date of registration of this rule the permanent sick pay provisions contained in the rule shall be amended in accordance with the schedule set out below:

Current Weekly	New Benefit (\$)
.50	.60
1.00	1.20
2.00	2.40
3.00	3.60
10.00	12.00
13.00	16.00

- (ii) As from the date of registration of this rule all contributions to this fund are redeemed.

Loyal Te Reinga Lodge, No. 8810

Benefits payable from the Society Sickness Benefit Fund and the Consolidated District and Lodge Share and Surplus Fund.

1. Sick Pay

- (i) Sickness Benefits Payable are:

- a. Joined before 31 May 1963, also some members who joined from 1 June 1966 to 30 November 1977

1. First 6 months \$2.00 per week
Thereafter \$1.00 per week
2. Sickness Benefit ceases age 65 and replaced by permanent sick pay of \$1.00 per week for life.
3. Female Members
Sickness Benefit ceases on marriage of member. If member remains single the benefit continues throughout life.

b. Joined between 1 June 1963 and 31 May 1966, also some members who joined after 1 June 1966

1. First 6 months \$6.00 per week
Second 6 months \$4.00 per week
Thereafter \$2.00 per week
2. Sickness Benefit ceases age 65 and replaced by permanent sick pay of \$2.00 per week for life.

c. Some members who joined after 30 November 1977

1. First 12 months \$20.00 per week
Thereafter \$10.00 per week
2. Sickness Benefit ceases age 65 and replaced by permanent sick pay of \$10.00 per week for life.

(ii) Redemption

Members of the Lodge Sick Pay Fund, consolidated on the Society Sickness Benefit Fund shall pay contributions to age 65 as from 24 February 1992

2

- (i) Permanent sick pay benefit increase. As from the date of registration of this rule the permanent sick pay provisions contained in the rule shall be amended in accordance with the schedule set out below:

Current Weekly Benefit (\$)	New Benefit (\$)
.50	.60
1.00	1.20
2.00	2.40
3.00	3.60
10.00	12.00
13.00	16.00

- (ii) As from the date of registration of this rule all contributions to this fund are redeemed.

PART 5

Benefits Payable from the Society Consolidated Share Fund as Established by G.R. 31.

Auckland District

1. Members of the Auckland District at the date of consolidation of their fund who joined the District prior to 1/12/84 shall receive as an additional funeral benefit, the balance of their portion of the fund, consisting of an initial balance of \$95 together with the accumulated portion of the fund surpluses.

Banks Peninsula Branch

1. Members of the Banks Peninsula Branch at the date of consolidation of their fund who joined the Branch prior to 1/12/82 shall receive as an additional funeral benefit, the balance of their portion of the fund, consisting of an initial balance arrived at by actuarial calculation together with the accumulated portion of the fund surpluses.
2. Upon reaching the age of 55 years, a member may elect to have the annual interest paid out towards contributions to the Branch Management Fund, or as a lump sum payment. Such payment to be made annually in one payment. Other withdrawals may be permitted in cases of proven hardship, but at the discretion of the Branch Trustees.

Loyal Egmont Lodge

1. Members of the Loyal Egmont Lodge at the date of consolidation of their fund who joined the Lodge prior to 1/12/82 shall receive as an additional funeral benefit, the balance of their portion of the fund, consisting of an initial balance arrived at by actuarial calculation together with the accumulated portion of the fund surpluses.
2. Members may have access to a cash withdrawal of up to 25% of their Share Fund on attaining age 60 years. Other withdrawals may be permitted in cases of proven hardship, but at the discretion of the Lodge Trustees.

Loyal Hastings Lodge

1. Members of the Loyal Hastings Lodge at the date of consolidation of their fund who joined the Lodge prior to 1/12/82 shall receive as an additional funeral benefit, the balance of their portion of the fund, consisting of an initial balance arrived at by actuarial calculation together with the accumulated portion of the fund surpluses.

Loyal Masterton Lodge

1. Members of the Loyal Masterton Lodge at the date of consolidation of their fund who joined the Lodge prior to 1/12/82 shall receive as an additional funeral benefit, the balance of their portion of the fund, consisting of an initial balance arrived at by actuarial calculation together with the accumulated portion of the fund surpluses.
2. Upon reaching the age of 65 years a member may elect to have the annual interest payable on the share paid out as a permanent sick pay benefit. Such payment to be made annually in one payment.

3. The trustees of the lodge may at their sole discretion approve payment of such capital sum as they deem appropriate in the case of hardship of the member.

Loyal Napier Lodge

1. Members of the Loyal Napier Lodge at the date of consolidation of their fund who joined the Lodge prior to 1/12/82 shall receive as an additional funeral benefit, the balance of their portion of the fund, consisting of an initial balance arrived at by actuarial calculation together with the accumulated portion of the fund surpluses.

Loyal Rose of Sharon Lodge

1. Members of the Loyal Rose of Sharon Lodge at the date of consolidation of their fund who joined the Lodge prior to 1/12/82 shall receive as an additional funeral benefit, the balance of their portion of the fund, consisting of an initial balance arrived at by actuarial calculation together with the accumulated portion of the fund surpluses.

Loyal Te Reinga Lodge

1. Members of the Loyal Te Reinga Lodge at the date of consolidation of their fund who joined the Lodge prior to 1/12/82 shall receive as an additional funeral benefit, the balance of their portion of the fund, consisting of an initial balance arrived at by actuarial calculation together with the accumulated portion of the fund surpluses.

Loyal Woodville Lodge

1. Members of the Loyal Woodville Lodge at the date of consolidation of their fund who joined the Lodge prior to 1/12/82 shall receive as an additional funeral benefit, the balance of their portion of the fund, consisting of an initial balance arrived at by actuarial calculation together with the accumulated portion of the fund surpluses.

PART 6
MISCELLANEOUS

A. Jewels and Emblems.

B. Regalia.

A. JEWELS AND EMBLEMS

JUNIOR LODGE:

1. Junior Lodge Badge (lapel badge)

Presented to the newly initiated member by the Noble Grand.

2. Past Noble Grands Jewel

Presented to the Past Noble Grand on completing the offices of the Junior Lodge.

ADULT LODGE:

3. Lodge Badge (lapel badge)

Presented to the newly initiated member by the Noble Grand.

4. Past Grand Jewel

Presented to a member attaining the rank of a Past Grand on recommendation of the lodge.

(A) Brooch attachment - worn on the left hand side of a Collar

(B) Fitted to a collarette

5. Gold Bar

On completion of a Second term of office

- the year may be inscribed thereon

- the Bar is attached to the ribbon on the PG Jewel

6. Lodge Merit Jewel

To be presented by the Noble Grand to a member whom the lodge considers has performed some outstanding service to the lodge.

7. Financial Secretary's Jewel (Per Sec)

Presented to the Financial Secretary for service to the Lodge - after a term of two years by resolution of the Lodge.

8. Fraternal Administrators Jewel (Brooch Attachment)

Presented to the Fraternal Administrator for service to the Lodge. May be presented after a term of two years' service by a resolution of the Lodge.

9. 25 Year Merit Jewel
Presented to a member for long service to the Lodge by resolution of the Lodge.
10. 50 Year Merit Jewel
Presented to a member for long service to the Lodge by resolution of the Lodge.
11. Lodge Trustee Bar
May be worn by a Trustee.
12. Worthy Master Jewels
The symbol of Past Master of Provincial Lodges of Past Grands.

DISTRICT:

13. Jewel for Past President of Past Grand's Lodges
Presented to a Past Grand attaining the rank of Past President of Past Grand's Lodge.
14. Gold Bars
Presented to Past Presidents on completion of a second term of office. May be presented and the year inscribed thereon.

The bar is attached to the ribbon of a PPPG Jewel.
15. District Merit Jewel
Presented by the Dist.G.M. to any member in the District, who in the District Management Committee's opinion has performed some outstanding service to the District. The number of awards per annum shall be decided by the District Management Committee.
16. Past District Grand Master's Jewel
A member attaining the rank of P.D.G.M. shall be entitled to wear this jewel, collar or collarette on the recommendation of the District.
17. District Secretary's Jewel (Prov Sec)
May be presented to a District Secretary after three years of service to the District by resolution of the district.
18. Spouses Medallion and Gold Chain
To be worn by the spouse of Dist.G.M. during his or her term of office.
19. Spouses Jewel Brooch Attachment - P.D.G.M. May be worn by the spouse of a P.D.G.M.
20. District Trustees Bar
May be worn by a District Trustee

21. District Management Bar

May be worn by a member of District Management Committee.

SOCIETY JEWELS:

Society Membership Awards

22. Silver Badge

Presented to a member for introducing 10 members into the Society.

23. Gold Jewel

Presented to a member for introducing a further 10 members (total 20) into the Society.

24. 100 Membership Jewel

Presented for introducing a further 100 members into Society.

25. 200 Membership Jewel

For introduction of a further 200 members. To qualify for the above jewels:

A list of names together with Membership number and date members joined is sent to Society Head Office.

The three Gold Jewels are attached to brooch and the jewel is engraved - member's name and year presented.

26. Past Fraternal Councillor's Jewel

Attached to a purple collarette with a centre white stripe.

To qualify for a Past Fraternal Councillor's Jewel - a councillor shall have served at least the period of his or her appointed term on the Fraternal Council.

27. Past Directors Jewel

Attached to a purple collarette with a centre gold stripe.

To qualify for a Past Director's Jewel - a director shall have served at least the period of his elected term on the Board of Directors.

28. The White Star Jewel

The White Star Jewel is the highest award that can be made to recognise exceptional service given to the Order of the Manchester Unity Friendly Society by a member. The presentation is to be made by the Grand Master of the Order in New Zealand at a ceremony at a time and place agreed with the successful nominee.

All documents received, notes or records relating to the awarding of the White Star Jewel are confidential to members of the Fraternal Council. The decision of the Fraternal Council is final and no explanation shall be given.

In considering the eligibility for the making of such an award the following criteria is taken into consideration when making a nomination.

- 1 The White Star Award may be awarded annually to the nominated Member who in the opinion of the Fraternal Council has given exceptional service to their Lodge, District and Order. If in the opinion of the Fraternal Council there are exceptional circumstances then the Council may make two awards in a particular year.
 - 2 Nominations are to be made on the prescribed form and submitted to the Fraternal Manager no later than 31 July of any year.
 - 3 Consideration by the Fraternal Council of all nominations and the successful nominee announced by 1 September of any year.
 - 4 The Fraternal Council can decline to make an award in any one year if in their opinion the nominations made do not meet the criteria set.
 - 5 Nomination of a Member to receive the White Star Jewel must be made by a Lodge or District.
 - 6 All nominations made must be signed off, where practicable, by either the Lodge Noble Grand & Financial Secretary or Fraternal Administrator or the District Grand Master & District Secretary.
 - 7 The nominated Member must have been a member of the Society for a minimum of 10 years.
 - 8 The nominated Member must have given exemplary and exceptional service to the Order in a variety of fields.
 - 9 Service given by Nominee to other Organisations or the Community is not taken into consideration when making an Award. However such service may be included within the citation submitted so as to acknowledge the Members Voluntary work outside that of Manchester Unity.
 - 10 The award shall not be made to a Society Officer or Director or Past Society Officer or Past Director.
29. Past Grand Master's Jewel
- Presented by the newly elected Grand Master at a Movable Conference.
30. Spouse of a P.G.M. Jewel Brooch attachment
- Presented by the Spouse of the newly elected Grand Master at a Movable Conference.

B. REGALIA

The colour of collars and ribbons for jewels shall be:

For Past or Present Officers of the Order,

Purple;

For Past Directors,

Purple with a narrow central gold band;

For Past or Present Officers of the District,

Purple, with gold border;

P.G.'s,

Purple with scarlet border; **Past Noble Grands and N.G.**, Scarlet with gold border;

V.G.,

Pink with blue border;

Secretary, Plaid;
Treasurer,

Blue with red border;

Subordinate Officers And Members,

Blue with white border.

Letters designating the office and the name of the District may be added to the regalia.

No member shall wear a jewel unless it has been voted or presented to him or her for meritorious conduct.

To qualify for a Past Directors' Jewel a Director shall have served at least the period of his or her elected term on the Board of Directors.

(For conditions, recognition, and classification of jewels, see A).

EXPLANATORY ADDRESS ON THE EMBLEM OF THE ORDER

This was instituted in 1837, and is composed of hieroglyphical representations of Britannia attended by Europe, Asia and Africa, bestowing the Grand Charter upon the United States of America, through its typical representative - the Indian of that country - whilst the ship in the off-wing waits to bear the charge across the Atlantic. The lion couchant illustrates the dignity, strength and honour of the Order; the whole picture sculptured in granite, being supported by squared white marble blocks, upon which are emblazoned the arms of Manchester and the British Empire. Upon these pedestals are represented the three cardinal virtues - Faith, Hope and Charity, bearing their distinctive symbols - the cross, the anchor and the orphan, whilst between the group, and resting upon the granite block - fit type of the durability of the Unity - is displayed our shield, enriched by the Cornucopia, or Horn of Plenty, and the dove with the olive branch, as indicative of peace and reconciliation. The shield is quartered by the Christian cross, in token that our Order is founded upon the principles of the Gospel, while across its base is displayed, in the Latin tongue, our motto: "Amicitia, amor et veritas." Upon the shield are depicted the hourglass, as typifying time; the cross keys, as emblematical of knowledge and security; the beehive illustrative of industry, thrift and frugality; and the lamb and flag, as symbolising Christianity and Innocence. Upon the centre of the cross is fixed the Crusader's shield, bearing the rose of England, the thistle of Scotland, the shamrock of Ireland and the leek of Wales, thus indicating the close union that exists in the brotherhood throughout the British dominions. Above is displayed the terrestrial globe, enclosed by the laurel branch, surmounted by the open hand with heart, signifying the universal character of our mission, the victory attending its prosecution, and the friendship and love by which its extension is distinguished. Above all, and encircling the whole with Divine effulgence, beams the omniscient eye of the Great Creator, whose all-searching glance each brother must prepare to meet and should rejoice to be able to secure.

On each side of the base is a bold group of figures, emblematic of the elements of our country's greatness - Arts, Science, Manufactures and Commerce, with a background of Ships, Machinery, Railways, Telegraphs, etc; above these, separated by the flowing folds of the ribbon, are groups of Angels, personifying Charity and Mercy.

Enclosing the whole is a bold and artistically conceived border, running through the centre is a creeping vine, representing the rapid and far reaching growth of the Order, supported on each side by conventional oak leaves, to indicate that with the rapid growth of the vine is retained the sturdy and strong life which is the characteristic of our national tree.

In the centre, at the foot and on each side are inserted medallions bearing representations of the two emblems of the Widows and Orphans' Fund, and that of the Juvenile Branch.

The upper corners of the border enclose the national flora, and inside the border at the top corners, enclosed in flowing scroll-work, are the arms of Australia, New Zealand, Cape Colony and the United States of America, the homes of many of our foremost members, whose connection with the Mother Country and our Order is thus symbolised.

PART 7
APPENDICES

APPENDIX A

206A MEMBERSHIP TO 30.11.87

- (1) On and after 1 December 1982 all members joining the Order shall join under the provisions of this Rule.
- (2) Members will:-
 - (a) Be serviced by a Lodge of their choice.
 - (b) Be part of the numerical strength of that Lodge.
 - (c) Partake in the activities and administration of that Lodge as far as their category of membership permits them.
- (3) Persons over the age of fifteen (15) years and under the age of sixty-five (65) years may apply to become members.
- (4) Every person desirous of becoming a member shall complete an application in the form prescribed from time to time by the Board of Directors.
- (5) Each applicant for membership shall be proposed by an initiated or registered member and the application shall be submitted to a Lodge for acceptance either by resolution of the Lodge or by ballot in open Lodge. Such resolution shall be passed by simple majority. In a ballot three (3) black balls shall exclude a candidate up to a total of thirty (30) members voting thereon, thence one (1) black ball in ten (10) of all members voting. A combined ballot may be taken, provided that if there be sufficient black balls in the box to exclude a candidate, a separate ballot must be taken for each candidate.
- (6) Prior to a ballot being taken for the admission of members, the ballot box shall always be, shown to the Vice-Grand and to the Noble Grand. After the ballot has been taken, the ballot box should again be shown to the Vice-Grand and to the Noble Grand, after which the Noble Grand shall ask the Vice-Grand whether he/she finds the ballot favourable or unfavourable, and the Noble Grand shall declare the ballot favourable or unfavourable as the case may be.
- (7) The appropriate contributions shall be paid before the applicant is accepted. Monthly pro rata rates will be charged for all benefits.
- (8) No Lodge shall accept a person who has been expelled from the Order without the consent of the Board of Directors.
- (9) The full name of every applicant shall be entered in the minute book of the Lodge and following acceptance by the Lodge the member shall have his or her records listed with that Lodge until he or she shall cease to be a member or he or she requests that his or her records be listed with another Lodge.
- (10) A Lodge shall, within fourteen (14) days of the date of acceptance of a member, forward to the F.M. the application form of such member for the establishment of the member's records.
- (11) A candidate for initiation may be initiated on the night he or she is accepted, but the Lodge may delay the initiation for a period of up to two months.

- (12) When a candidate for initiation has been accepted by a Lodge, any other Lodge may initiate him or her for and on behalf of the Lodge for which he or she was accepted, on receiving an application in writing from such Lodge.
- (13) All funeral benefit members shall be numbered consecutively in a register kept by the F.M.
- (14) (a) All initiated and registered members who joined between 1 December 1982 and on or before 30 November 1986 shall contribute for a Funeral Benefit of One thousand dollars (\$1,000.00) and in consideration shall pay a membership fee consisting of:
- (i) Contributions in accordance with G.R. 21(8)(b)
 - (ii) Such management fee as is fixed from time to time by the Board of Directors.
- (b) All Initiated and Registered Members admitted on or after 1 December 1986, shall contribute for a minimum Funeral Assistance Benefit of One thousand dollars (\$1,000.00) made up of two (2) Five hundred dollar (\$500) units and in consideration shall pay a membership fee consisting of:-
- (i) Contributions in accordance with G.R. 21(8)(c).
 - (ii) Such management fee as is fixed from time to time by the Board of Directors.
- (c) Any Initiated or Registered Member may contribute for additional units of the Funeral Assistance Benefit as set out in accordance with G.R. 21(2)(c) and prescribed from time to time by the Board of Directors and in accordance with the Act. All honorary and associate members shall pay such membership fee as is prescribed from time to time by the Board of Directors.
- (15) All members joining or rejoining on or after 1 December 1982 shall pay a membership fee as provided by Clause 14 hereof and in addition may contribute for such other benefits as are approved from time to time by the Board of Directors.
- (16) Secretaries of Lodges will keep a separate account of all contributions received from members who joined on or after 1 December 1982 and who are listed with their Lodge and shall within 14 days after the last day of each month remit to the F.M. all contributions received by them from such members showing on a form prescribed from time to time by the Board of Directors the names of the contributors and the amount of the payment.
- (17) The F.M. shall pay to Lodges such Lodge management contribution payable in respect of members joining on or after 1 December 1982 as prescribed from time to time by the Board of Directors.
- (18) Any member changing his or her place of residence shall, within 14 days, send notice in writing of such change to his or her Lodge Secretary, who shall advise the F.M.
- (19) No member shall vote or take elective office in the Lodge the night he or she is accepted, except on the opening of a new Lodge.
- (20) No member shall vote in a Lodge other than his or her own except:-
- (a) In terms of G.R. 207A(3)(b).
 - (b) An accredited member who may vote at all meetings of a Lodge in which he or she qualifies (see G.R. 207A(1)(f) upon all questions other than the finances of funds to which he or she does not directly contribute.

- (21) The admission of any person to benefit membership shall be on the understanding that, if through occupational accident or disease he or she becomes eligible for and receives payment of the Miner's Benefit under the Social Security Act 1964 and its amendments he or she shall cease to contribute for or to receive sickness benefits, and sickness surrender value shall be assessed, and at the choice of the member be applied in payment of the whole or part of his or her membership fee and/or in providing an additional Funeral Benefit.
- (22) A member may request that his or her records be listed with a Lodge other than the Lodge with which he or she is presently listed and the Lodge from which he or she desires to remove his or her listing shall advise the F.M. of the member's request on the form prescribed from, time to time by the Board of Directors.

APPENDIX B

207A DEFINITION OF MEMBERS JOINING BEFORE 1.12.87

(1) DEFINITIONS

- (a) MEMBER – Unless otherwise specified or the context demands the term member shall include initiated members, registered members, associate members, honorary members, and accredited members as hereinafter defined.
- (b) INITIATED MEMBER – means a contributor or redeemed contributor to the sick and funeral fund for either sickness and funeral benefits or funeral benefits only who has been duly initiated in accordance with G.R. 206. The contributor must pay a management levy in accordance with G.R. 238. He or she shall be entitled to contribute for any other benefit.
- (c) REGISTERED MEMBER – means a contributor or redeemed contributor to the sick and funeral fund for either sickness and funeral benefits or funeral benefits only who has been accepted for membership pursuant to G.R. 206 but who has not been initiated. The contributor must pay a management levy in accordance with G.R. 238. He or she shall be entitled to contribute for any other benefit.
- (d) ASSOCIATE MEMBER – means
 - (i) A member of another branch of the Manchester Unity who pays contributions through that Branch for a funeral benefit and is attached to a Lodge of the Order in New Zealand and pays a management levy in accordance with G.R. 238. He or she shall be entitled to contribute for any other benefit.
 - (ii) Husbands or wives or widows or widowers of initiated and registered members who must pay a management levy in accordance with G.R. 238 and shall be entitled to contribute to Medical Services. Those who wish to contribute for benefits other than Medical Services must join as initiated or registered members.
 - (iii) Members of Friendly Societies which are subject to actuarial valuation who must pay a management fee under G.R. 238 and shall be entitled to contribute for any other benefit.
 - (iv) Members referred to in G.R. 32(2)(i)(iii)
- (e) HONORARY MEMBER – means either
 - (i) A person over the age of fifteen (15) years who is ineligible to contribute for funeral benefit either because of age or because of unacceptability for medical reasons or a person who is the spouse of a member or a person who is a child (under the age of eighteen (18) years of a member and who has been duly initiated in accordance with G.R. 206. He or she shall pay a management levy in accordance with G.R. 238 except as provided by sub-clause 1(d)(ii) of this rule he or she shall not be entitled to contribute to any Society benefit. A child becoming a member under this clause shall on attaining the age of eighteen (18) years, become an initiated or registered member as defined in sub-clause 1 (b) or 1 (c) of this rule; or
 - (ii) An initiated or honorary member of another Lodge of the Society.
- (f) ACCREDITED MEMBER – means an initiated or honorary member who in consequence of removal from the locality in which his or her Lodge holds its meetings has presented a

Letter or Recommendation from his or her Lodge and been accepted by the Lodge which he or she wishes to attend.

(2) REGISTERED MEMBERS

- (a) Every applicant for registered membership shall before acceptance make a written declaration that he or she agrees to conform to and abide by the Rules of the Society.
- (b) A registered member may attend and vote on any matter in the Lodge he or she has joined.
- (c) A registered member may make application to the Lodge he or she has joined to become an initiated member and the Lodge may by resolution agree to accept the applicant for initiation and the registered member shall upon initiation (subject to the Rules relating thereto) become entitled to all the rights and benefits of an initiated member as from the date of his or her initiation.

(3) HONORARY MEMBERS

- (a) An Honorary member shall be eligible for election to Lodge Office and receive the degrees appertaining thereto.
- (b) An Honorary member may move motions or amendments and join in discussion, propose candidates for membership, but shall not vote upon any matter, except in the office of Noble Grand, and it becomes necessary to give a casting vote, or except where Lodges by resolution permit Honorary members to vote on questions relating to Funds to which they contribute, or vote in the election of Lodge Officers, or except as provided by the Act.
- (c) Notwithstanding the provisions of G.R. 207A(1)(e) or G.R. 207B(1)(e) Lodges may elect Honorary members for life, without any contribution, for meritorious services to the Lodge, District or Society.
- (d) An Honorary member shall not be eligible to act as a District Officer or a District Deputy unless the District Special Rules provide.
- (e) A person who because of medical ineligibility is an Honorary member may, upon production of a medical certificate establishing that he or she is now medically eligible, make application to a Lodge to become an initiated member and the Lodge may by resolution accept and note the change of status and the Honorary member shall on becoming a contributor to the funeral fund become entitled to all the rights and benefits of an initiated member as from the date the resolution is recorded in the minutes.

(4) TRANSITION PROVISIONS

- (a) All persons becoming members on or after 1 December 1982, shall be subject to the membership definitions of this rule.
- (b) All persons who become members of the Order prior to this clause coming into effect shall be subject to the rules in existence at the time of them joining.

(5) DATE OF JOINING

A member shall be deemed to have commenced membership of a Lodge on the day on which he or she is accepted by the Lodge for membership.

APPENDIX C

REGISTER OF REGULATIONS AND RULES FOR ADMINISTERING FUNDS FOR LODGES AND DISTRICTS AND FOR MANAGEMENT OF SOCIETY

HASTINGS LODGE MEMBERS SHARE FUND

The Loyal Hastings Lodge has existing Members Share Funds with a balance is \$480,058.29. To this fund the Lodge has added surplus funds totalling on a percentage basis to give a total fund of \$518,094.04. MUFS shall manage the Members Share Funds on behalf of the Lodge as set out below:-

1. The purpose of the share fund shall be to provide an additional funeral benefit.
2. A separate record shall be kept for each member.
3. At the end of each financial year the total earnings of the fund will be apportioned to the members in proportion to the amount standing to their credit in the fund at that balance date.
4. The balance of the member's share fund shall be payable at death.
5. In cases of hardship, the Trustees of the Loyal Hastings Lodge may approve withdrawals from a members share account provided such withdrawal does not exceed 75% of the balance of the fund as at the previous balance date.
6. On a member resigning from the Society or ceasing to be a member through non- payment of contributions or by expulsion, the amount standing to their credit shall be forfeited and apportioned equally between all remaining members of the fund at the end of the financial year.
7. All payments from the Members Share Fund shall be made by MUFS on behalf of the Lodge.
8. A certificate will be sent to each member annually showing the balance of his or her entitlement within the fund.

MANAWATU LODGE MEMBERS SHARE FUND

BACKGROUND

1. Manawatu Lodge administers a Members Share Fund as at 31 December 2011 ("Members Share Funds").
2. The fund balances of the Members Share Funds as at 31 December 2011 is \$675,178.57 FUND

MANAGEMENT

1. MUFS shall manage the Members Share Fund on behalf of the Lodge as set out below.
2. The Members Share Funds shall be credited each year with an amount of surplus appropriated to it by resolution of the MUFS Board of Directors and the individual members share fund(s) shall be credited with their share of such appropriation in the manner calculated in accordance with item 3 below. All appropriations are to be authorised by the MUFS Board of Directors. Members, from age 65, may choose to have their appropriation applied as follows:-
 - a. To their dues account to cover dues for the year.
 - b. Paid to their Manchester Unity Credit Union Account.
 - c. Paid to a nominated bank account.
 - d. Retained in the appropriate Members Share Fund.
3. The Individual member's share fund(s) distribution shall be calculated as follows:
 - a. The annual distribution approved by the Board of Directors of MUFS shall be applied to the net value of the total value of the Members Share Funds after deducting the total value of the Ring Fenced Assets (being the Lodge shares and the property at 26 Walding Street, Palmerston North ("Property")); and
 - b. The actual net income, including any profit or loss, earned by the Ring Fenced Assets, shall be added (or in the event of a loss, deducted) to the total amount calculated under item 3(a) above,
4. All payments from the Members Share Fund shall be made by MUFS on behalf of the Lodge.
5. The balance of the members share fund(s) shall be paid on the death of the member as a Funeral Benefit except for members entitled to a payment from the fund under items 2 above and item 8 below or under discretion exercised under item 9 below.
6. A certificate will be sent to each member annually showing the balance of his or her entitlement within the fund(s).
7. A member who ceases to be a member of the MUFS loses any claim on the fund. The entitlement is then credited to the income of the fund at the end of the financial year in which the membership ceases.
8. The Lodge Trustees may recommend to MUFS, from time to time, a payment of such amount of a members share fund balance as they think fit, in the case of a member's hardship.
9. The Lodge may approve by ordinary resolution at a general meeting of the Lodge allocations from the Manawatu Lodge Property Revaluation Fund to the Manawatu Lodge Members Share Funds such amount that would not reduce the value of the Manawatu Lodge Property Revaluation Fund below 35% of the current market value of the Property and the individual members account shall be credited with its share of such allocation.

MANCHESTER LODGE MEMBERS SHARE FUND

The Loyal Manchester Lodge converted its Sick and Funeral and Surplus Funds to a share fund which has a balance on 1 December 2011 of \$54525.68. MUFS shall manage the Members Share Funds on behalf of the Lodge as set out below:-

1. The purpose of the share fund shall be to provide an additional funeral benefit.
2. The opening balance of each member's account shall be determined by actuarial calculation of the individual member's net present value of the existing fund.
3. A separate record shall be kept for each member and at the end of each financial year the total earnings of the fund will be apportioned to the members in proportion to the amount standing to their credit in the fund at that balance date.
4. The balance of the member's share fund shall be payable at death.
5. Upon reaching the age of 65 years, and with the approval of the Lodge trustees, a member may elect to have the earnings of their share of the fund paid out as a permanent sick benefit. Such payment to be made annually in one payment, and not to exceed one year's earnings.
6. In cases of hardship, the Trustees of the Loyal Manchester Lodge may approve withdrawals from the account.
7. On a member resigning from the Society or ceasing to be a member through non-payment of contributions or by expulsion, the amount standing to their credit shall be forfeited and apportioned equally between all remaining members of the fund at the end of the financial year.
8. All payments from the Members Share Fund shall be made by MUFS on behalf of the Lodge.
9. A certificate will be sent to each member annually showing the balance of his or her entitlement within the fund.

NAPIER LODGE MEMBERS SHARE FUND

- 1) There shall be created a share fund called "Members Share Fund"
- 2) The fund balance at 31/5/09 was \$1,001,620.00.
- 3) The Members Share Fund shall be managed on behalf of the Lodge by the Board of Directors in accordance with these Rules.
- 4) The Members Share Fund shall be credited each year with an amount of surplus appropriated to it by resolution of the Board of Directors and the individual members account shall be credited with its share of such appropriation.
- 5) The accumulated amount (including interest credited) shall be payable on the death of the member PROVIDED HOWEVER that any member who has attained the age of 65 years AND has completed 40 years of continuous membership may make written request to the Lodge for payment of the amount held in that member's share account at the time of receipt of such written request and payment shall be made accordingly. The Lodge Management Committee shall make a recommendation to the Board of Directors in relation to any such request.
- 6) Should a member cease to be a member for any reason whatsoever (involving resignation and striking off) the balance held in that members share account at the time of them ceasing to be a member shall be added to the next appropriation for distribution to the other members of the Fund.
- 7) If any member of the Fund shall be in arrears of their Membership and/or Benefit Fund Contributions then the Committee of Management may make a recommendation to the Board of Directors, if it deems to be in the best interests of the Member, to pay such contributions by debiting the share fund balance of that Member.
- 8) All payments from the Members Share Fund shall be made by Society on behalf of the Lodge.
- 9) The Lodge may approve by ordinary resolution at a general meeting of the Lodge allocations from the Napier Lodge Property Revaluation Fund to the Napier Lodge Property Members Share Fund and from the UFS Reserve Fund to the Members Share Fund and the individual members account shall be credited with its share of such allocation.

NELSON LODGE MEMBERS SHARE FUND

BACKGROUND

- 1 Nelson Lodge administers 3 Members Share Funds as at 31 May 2010 being the Nelson Lodge Members Share Fund, the Marlborough Lodge Members Share Fund and the Marlborough Lodge Members Building Share Fund ("Members Share Funds").
- 2 The fund balances of the Members Share Funds as at 31 May 2010 are:-

- Nelson Lodge Members Share Fund	\$2,055,009.00
- Marlborough Lodge Members Share Fund	\$872,254.00
- Marlborough Lodge Members Building Share Fund	\$54,074.00

FUND MANAGEMENT

- 1 MUFS shall manage the Members Share Funds on behalf of the Lodge as set out below.
- 2 With the exception of item 2(d) below, the Members Share Funds shall be credited each year with an amount of surplus appropriated to it by resolution of the MUFS Board of Directors and the individual members share fund(s) shall be credited with their share of such appropriation in the manner calculated in accordance with item 3 below. All appropriations are to be authorised by the MUFS Board of Directors. Members, from age 65, may choose to have their appropriation applied as follows:-
 - a. To their dues account to cover dues for the year.
 - b. Paid to their Manchester Unity Credit Union Account.
 - c. Paid to a nominated bank account.
 - d. Retained in the appropriate Members Share Funds (except for the Marlborough Members Building Share Fund)
 - e. The surplus appropriation payable to the Marlborough Lodge Members Building Share Fund will be split equally between the members of the fund as at the 31st of May of the year that the surplus appropriation relates to. Such surplus appropriation shall then be credited to their dues account.
- 3 The Individual member's share fund(s) distribution shall be calculated as follows:
 - a. The annual distribution approved by the Board of Directors of MUFS shall be applied to the net value of the total value of the Members Share Funds after deducting the total value of the Ring Fenced Assets (being the Lodge shares and the property at 50 Bridge Street, Nelson ("Property")); and
 - b. The actual net income, including any profit or loss, earned by the Ring Fenced Assets, shall be added (or in the event of a loss, deducted) to the total amount calculated under item 3(a) above,

provided that, the Marlborough Lodge Members Building Share Fund appropriation shall not benefit from income and net sale proceeds relating to the Property.

- 4 All payments from the Members Share Fund shall be made by MUFS on behalf of the Lodge.
- 5 The balance of the members share fund(s) shall be paid on the death of the member as a Funeral Benefit except for members entitled to a payment from the fund under items 2 above and item 8 below or under discretion exercised under item 9 below.

- 6 A certificate will be sent to each member annually showing the balance of his or her entitlement within the fund(s).
- 7 A member who ceases to be a member of the MUFS loses any claim on the fund. The entitlement is then credited to the income of the particular fund at the end of the financial year in which the membership ceases.
- 8 Those members who were previously members of the Lodge Sick Fund shall, on attaining the age of 65, be entitled to an annual payment of \$104.00 which shall be deducted from the balance of the members individual share fund.
- 9 The Lodge Trustees may recommend to MUFS, from time to time, a payment of such amount of a members share fund balance as they think fit, in the case of a members hardship.
- 10 The Lodge may approve by ordinary resolution at a general meeting of the Lodge allocations from the Nelson Lodge Property Revaluation Fund to the Nelson Lodge Members Share Funds such amount that would not reduce the value of the Nelson Lodge Property Revaluation Fund below 35% of the current market value of the Property and the individual members account shall be credited with its share of such allocation. Members of the Marlborough Lodge Members Building Share Fund shall not participate in the allocation of any of the income and net sale proceeds relating to the Property unless they are also members of the Nelson Lodge Members Share Fund or the Marlborough Lodge Members Share Fund.

WOODVILLE LODGE MEMBERS SHARE FUND

The Loyal Woodville Lodge received funds from the windup of the Hawkes Bay District which it allocated to members in a share fund. On 9 December 2011 this had a balance of \$12,830.86. To this fund the Lodge has added that balance of its Distress Fund, Surplus Distribution Fund and Management Fund on a "years of membership" basis. MUFS shall manage the Members Share Funds on behalf of the Lodge as set out below:

1. The purpose of the share fund shall be to provide an additional funeral benefit.
2. A separate record shall be kept for each member.
3. At the end of each financial year the total earnings of the fund will be apportioned to the members in proportion to the amount standing to their credit in the fund at that balance date.
4. The balance of the member's share fund shall be payable at death.
5. Upon reaching the age of 65 years and having been a member of Manchester Unity Friendly Society for 25 years a member may elect to have the earnings allocation (should there be one) applied to their membership dues account or paid to their bank account.
6. In cases of hardship, the Trustees of the Loyal Woodville Lodge may approve withdrawals from a members share account provided such withdrawal does not exceed 75% of the balance of the fund as at the previous balance date.
7. On a member resigning from the Society or ceasing to be a member through non- payment of contributions or by expulsion, the amount standing to their credit shall be forfeited and apportioned equally between all remaining members of the fund at the end of the financial year.
8. All payments from the Members Share Fund shall be made by MUFS on behalf of the Lodge.
9. A certificate will be sent to each member annually showing the balance of his or her entitlement within the fund.

ASHBURTON BRANCH MEMBERS SHARE FUND

1. The purpose of the share fund shall be to provide an additional funeral benefit.
2. The opening balance of each member's account shall be determined by actuarial calculation of the individual member's net present value of the existing fund.
3. A separate record shall be kept for each member and at the end of each financial year the total earnings of the fund will be apportioned to the members in proportion to the amount standing to their credit in the fund at the balance date.
4. The balance of the members share fund shall be payable at death.
5. In cases of hardship, the Trustees of the Manchester Unity may approve withdrawals from a members share account provided such withdrawal does not exceed 75% of the balance of the fund as at the previous balance date.
6. On a member resigning from the Society or ceasing to be a member through non- payment of contributions or by expulsion, the amount standing to their credit shall be forfeited and apportioned equally between all remaining members of the fund at the end of the financial year.
7. Upon reaching the age of 65 years and having been a member of Manchester Unity for 25 years a member may elect to have the earnings allocation of their share fund (should there be one):-
 - a. applied to their membership dues account or
 - b. paid to their nominated bank account or
 - c. a combination of the above.

APPENDIX D

208 Membership from 1/12/1987 to 28/2/2014

- (1) On and after 1st December 1987 all members joining the Order shall join under the provisions of this Rule.
- (2) Members will:-
 - (a) Be serviced by a Lodge of their choice or a Lodge to which they are allotted.
 - (b) Be part of the numerical strength of that Lodge.
 - (c) Partake in the activities and administration of that Lodge as far as their category of membership permits them.
- (3) Persons over the age of fifteen (15) years may apply to become members.
- (4) Every person desirous of becoming a member shall complete an application in the form prescribed from time to time by the Board of Directors and shall make a written declaration that he or she agrees to abide by the Rules of the Society.
- (5) On payment of the appropriate contributions the applicant shall become a member. Monthly pro rata rates will be charged for all benefits.
- (6) A person who has been expelled from the Order may not become a member without the prior consent of the Board of Directors.
- (7) Following payment of the appropriate contributions the member shall have their records listed by the Lodge of their choice until they cease to be a member or they request that their records be listed with another Lodge.
- (10) The F.A. or F.S. of the Lodge shall, within fourteen (14) days of a person becoming a member, forward to the C.E. the application form of such member for the establishment of the member's records.
- (11) All members shall be numbered consecutively in a register kept by the C.E.
- (10) All members joining on or after 1.12.87, EXCEPT Credit Union Baywide MUCU Members (as defined in G.R. 209 (1) (h)), shall pay such fee as is fixed from time to time by the Board of Directors and in addition shall contribute for at least one (1) benefit as approved from time to time by the Board of Directors. Credit Union Baywide MUCU Members shall pay such fee as is fixed from time to time by the Board of Directors.
- (11) F.A's or F.S.'s of Lodges shall act as agents of the Society to receive payment of contributions from members and shall process such payments in accordance with the procedures as laid down from time to time by the Board of Directors.
- (12) The Society shall pay to Lodges, entitled to receive it, such capitation fee payable in respect of members joining on or after 1 December 1987 as prescribed from time to time by the Board of Directors.
- (13) Any member changing their place of residence or their postal address shall immediately advise their F.A. or F.S. who shall forward such details to the C.E.
- (14) A member may request that their records be listed with a Lodge other than the Lodge with which they are presently listed and the Lodge from which they desire to remove their listing shall

advise the C.E. of the member's request on the form prescribed from time to time by the Board of Directors.

APPENDIX E

209 Definitions of Members Joining Between 30/11/1987 and 28/2/2014

(1) DEFINITIONS

- (a) MEMBER – Unless otherwise specified or the context demands the term member shall include initiated members, registered members, associate members, honorary members, and Credit Union Baywide MUCU Members as hereinafter defined.
- (b) REGISTERED MEMBER – means a member who contributes for a benefit and includes:
 - (i) An individual.
 - (ii) One (1) of a group of members (not less than five (5) in number) who belong to an organisation having a common interest or, who are employed by a firm, company or business which applies for membership on behalf of the group.
- (c) INITIATED MEMBER means a Registered Member who has been duly initiated in accordance with the provisions hereinafter set forth.
- (d) ASSOCIATE MEMBER – means members referred to in G.R. 32(2)(i)(iii).
- (e) HONORARY MEMBER means a member who is:
 - (i) A person over the age of fifteen (15) years who is ineligible to contribute for a benefit either because of age or because of an un-acceptability for medical reasons; or
 - (ii) A person who is the partner or spouse of a member; or
 - (iii) A person under the age of eighteen (18) years who is a child of a member.
 - (iv) A member who is serviced by another Lodge of their choice or to which they have been allotted.
- (f) CREDIT UNION MEMBER means a person over the age of fifteen (15) years who joins the Society to obtain the benefit of being a Credit Union member and opening a Credit Union account.
- (g) ACCREDITED MEMBER – means an Initiated or Honorary Member who in consequence of removal from the locality in which his or her Lodge holds its meetings has presented a Letter of Recommendation from his or her Lodge and been accepted by the Lodge which he or she wish to attend.
- (h) CREDIT UNION BAYWIDE MUCU MEMBER - means a member who:
 - (i) Has a MUCU account that has been transferred to Credit Union Baywide pursuant to a transfer of engagements under S.135 of the Friendly Societies and Credit Unions Act 1982, registered on the 30th day of May 2012.
 - (ii) Has an Auckland District Manchester Unity Credit Union account that was transferred to Wine Country Credit Union and then transferred to Credit Union Baywide.

Any member who has a qualifying benefit in addition to a MU Credit Union account or Honorary Member shall retain that category of membership and not be included in this category because of the transfer of their Credit Union account.

Any member whose credit union account has been transferred to Credit Union Baywide and who subsequently transfers that credit union account to a Credit Union affiliated to the New Zealand Association of Credit Unions shall be entitled to retain their membership under this rule.

(2) REGISTERED MEMBERS

- (a) A Registered Member may attend the Lodge he or she has joined and vote on any matter.
- (b) A Registered Member may make application to the Lodge they have joined to become an Initiated Member and the Lodge may by resolution agree to accept the applicant for initiation and the Registered Member shall upon initiation (subject to the Rules relating thereto) become entitled to all the rights and benefits of an Initiated Member as from the date of their initiation.

(3) INITIATED MEMBERS

- (a) Any Registered Member desirous of becoming an Initiated Member may apply to their F.A. or F.S. to do so.
- (b) Each application shall be submitted to a Lodge for acceptance by resolution of the Lodge. Such resolution shall be passed by simple majority.
- (c) The full name of every applicant shall be entered in the minute book of the Lodge and following acceptance by the Lodge the member shall have their records listed with that Lodge until they shall cease to be a member or they request that their records be listed with another Lodge.
- (d) A candidate for initiation may be initiated on the night they are accepted.
- (e) When a candidate for initiation has been accepted by a Lodge, any other Lodge may initiate them for and on behalf of the Lodge for which they were accepted, on receiving an application in writing from such Lodge.

(4) HONORARY MEMBERS

- (a) All Honorary Members shall be duly initiated in accordance with the provisions contained in this Rule.
- (b) An Honorary Member shall be eligible for election to Lodge Office and receive the degrees appertaining thereto.
- (c) An Honorary Member may move motions or amendments and join in discussion, propose candidates for membership, but shall not vote upon any matter, except in the office of Noble Grand, and it becomes necessary to give

a casting vote, or except where Lodges by resolution permit Honorary members to vote on questions relating to Funds to which they contribute, or vote in the election of Lodge Officers, or except as provided by the Act.
- (d) Notwithstanding the provisions of clause (1)(e) of this rule the Lodges may elect Honorary Members for life, without any contribution, for meritorious services to the Lodge, a District or Society.
- (e) An Honorary Member shall not be eligible to act as a District Officer or a District Deputy unless the District Special Rules so provide.

- (f) A person who because of medical ineligibility is an Honorary Member may, upon production of a medical certificate establishing that they are now medically eligible, make application to a Lodge to be classified as an Initiated Member and the Lodge may by resolution accept and note the change of status. The Honorary Member shall on being accepted as a contributor for a benefit as approved from time to time by the Board of Directors become entitled to all the rights and benefits of an Initiated Member as from the date the resolution is recorded in the minutes.
- (g) An Honorary Member joining under Clause (1)(e)(iii) of this Rule shall on attaining the age of eighteen (18) years contribute for at least one (1) benefit as approved from time to time by the Board of Directors.

(5) CREDIT UNION MEMBER

- (a) Such member shall not be entitled to any other benefits or privileges that other categories of members may be entitled to. Such a member is not entitled to participate in or receive any distribution of surpluses or reserves from any Lodge, District, or the Society nor are they entitled to share in any liquidation of assets arising from the closure of any fund, Lodge, District or the Society.
- (b) A Credit Union member may elect to change their category of membership and pay such fees appropriate to the other category of membership and subscribe for the benefits to which that other category of membership is entitled to subscribe for and/or be entitled to.
- (c) A Credit Union Member shall not be entitled to attend the Lodge he or she has joined or vote on any matter of the Lodge.
- (d) This category of member was closed on the 29th day of June 2012 consequent on the registration of a transfer of engagements from MU Credit Union to Credit Union Baywide.

(6) CREDIT UNION BAYWIDE MUCU MEMBER

- (a) Such member shall be entitled to all entitlements as if they were a Registered Member.
- (b) Any Credit Union Baywide MUCU Member qualifying to do so and desirous of becoming an Initiated Member may apply to their FA or FS to do so and the provisions of G.R. 209(3) shall then apply.
- (c) This category of membership shall be a closed category in that only members as classified under G.R. 209(1)(h) shall be entitled to this category of membership.

(7) DATE OF JOINING

A member shall be deemed to have commenced membership of a Lodge on the day on which he or she pays his or her first contributions.