



**Standing Rules
of
The Travelers Protective Association of America**

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Standing Rules

I. Dues and Assessments

A. Annual Dues

1. The annual dues shall be amounts to be set by the national board of directors and published on a separate dues schedule.

2. Any member may pay said dues before they become due, but any member failing to pay dues on or before the day on which they become due, or within the grace period, to the secretary/treasurer of the division to which they belong, shall, because of such failure, cease to be a member in good standing, and they and their beneficiary shall cease to be entitled to any accidental benefits provided. If annual dues are paid in advance, the dues rate will be the dues rate in effect for the period covered by the early payment.

3. If a prior member has been out of the organization for no more than four (4) years, they may be brought back in as a Class A members in good standing by paying the current national dues amount for one year back and one year forward. The member's benefits will be resumed when they are reinstated. No claims can be submitted for the time period the member was lapsed. Members who are officially reinstated between the months of January and June will be paid through the following December 31st and members who are officially reinstated between July and December will be paid through the following June 30th.

4. Such lapsed member shall not be eligible for membership under a different certificate prior to the passage of one (1) year from the date they became delinquent.

5. The TPA chief administrative officer may remind members of the payment of their dues but it shall not be obligatory upon him/her so to do, and the failure of their so doing or the failure of the member to receive such reminder, shall in no way impair the effect of the foregoing section and shall be no excuse of such member for the non-payment of their dues on the day on which they are due. It is the member's responsibility to ensure their dues are paid on time.

6. Annual dues renewal payments may be made through procedures provided by the National Board of Directors.

B. Apportionment of dues

1. The annual dues of fraternal members shall be apportioned as follows:

- a. \$5.04 to the post
- b. \$6.51 to the state division, and
- c. \$11.55 to the expense fund

2. The annual dues of benefit members shall be apportioned as follows:

- a. \$0.00 to the benefit fund,
- b. \$6.08 to the post,
- c. \$7.60 to the state division, and
- d. \$28.12 to the expense fund.

3. This apportionment shall be effective so long as the following two enumerated events occur: (1) On May 1 and November 1 of any year there is in the benefit fund \$20.00 or more net per capita according to the chief administrative officer's report of said date; and (2) So long as the budgeted and expended expense fund monies of the association, as appropriated and



42 approved by the board of directors, in an ensuing fiscal year do not exceed the actual accrued
43 expense fund revenues for the previous fiscal year as reflected by the funds report to the TPA
44 annual meeting, as adjusted allowing for any additional funds accruing to the expense fund.

45 4. \$1.70 of the amount designated for the expense fund shall be for the sole use of
46 publishing and improving the magazine. Any excess funds remaining at the end of the fiscal
47 year may be used as determined by the board of directors.

48 5. For any semi-annual payments of dues there will be a surcharge of \$1.50 to be
49 apportioned as follows: \$0.20 to the post, \$0.30 to the division, and \$1.00 to the TPA expense
50 fund.

51 6. When on any May 1st or November 1st of any year there is in the benefit fund less than
52 \$20.00 but in excess of \$10.00 net per capita, according to the chief administrative officer's
53 report of said dates and based on the membership concurrently therewith, the amount thereafter
54 paid as a full years dues shall be apportioned: 64% to the benefit fund, 9% to the post, 10% to the
55 division, and 17% to the expense fund.

56 7. When on any of said dates there is in the benefit fund \$10.00 or less net per capita,
57 according to the chief administrative officer's report and based on the membership concurrently
58 therewith, said full years dues shall be apportioned: 75% to the benefit fund, 6% to the post, 7%
59 to the division, and 12% to the expense fund. In either of the foregoing cases, proportional
60 apportionment shall be made on payments of less than a full years dues paid by members. The
61 apportionments provided for in this paragraph shall apply accordingly and until time as on any
62 May 1st or November 1st following there shall again be in the benefit fund, according to the
63 chief administrative officer's report and based on the membership concurrently therewith, in
64 excess of \$20.00 net per capita, whereupon dues thereafter paid shall again be apportioned as
65 provided in the preceding paragraph of this section.

66 8. The foregoing plan of provisional apportionment of funds derived from dues payments by
67 members shall apply or not apply to dues collected accordingly as the board of directors shall
68 find and declare, at their respective May 1st and November 1st meetings, the facts regarding the
69 net per capita in the benefit fund as of the 1st day of May and the 1st day of November
70 respectively preceding the regular dues paying period next following.

71 **C. Assessments of benefit members**

72 1. Whenever the benefit fund is reduced by the payment of or liability to pay for disability
73 or death benefits to less than \$400,000.00, according to the board's finding, the board of directors
74 may levy a uniform assessment on each benefit member to be credited to the benefit fund, in
75 sufficient amount so as to maintain it as a constant operating fund of not less than \$400,000.00.

76 2. When, under this section, the board of directors shall have levied an assessment, each
77 member shall pay the amount of their assessment to the secretary/treasurer of the division to
78 which they belong within thirty days after the date notice of such assessment and the amount
79 thereof, has been deposited by this association in the United States mail at Saint Charles,
80 Missouri, postage prepaid, addressed to the member at their most recent address appearing on the
81 membership records of this association at Saint Charles, Missouri.

82 3. Any member failing to pay the assessment levied within the time provided shall cease to
83 be a member of this association and they and their beneficiary shall cease to be entitled to any
84 benefit or benefits under their certificate of membership. Should a member default in the
85 payment of any assessment levied within thirty days after such default make payment as directed



86 of the assessment levied, their membership shall be automatically reinstated, but neither the
87 member nor their beneficiary shall be entitled to any benefit or benefits should the member be
88 injured fatally or otherwise during the period the member is in default of the payment of any
89 assessment levied under these provisions.

90 For Members in the State of Ohio

91 3.1. Any member failing to pay the assessment levied within the time period will be entitled
92 to only a proportionate reduction in benefits under their certificate of membership. Should a
93 member default in the payment of any assessment levied within thirty days after such default
94 make payment as directed of the assessment levied, their membership shall be automatically
95 reinstated, but the member or his or her beneficiary will be entitled to only a proportionate share
96 of the benefits if the member is injured fatally or otherwise during the period the member is in
97 default of the payment of any assessment levied under these provisions.

98 **II. Membership**

99 **A. Applications for membership: sponsorship and processing**

100 1. All paper applications must be signed by a current member and the sponsor must submit
101 the application to their respective division secretary/treasurer, then to T.P.A. Headquarters.

102 2. Application for membership may be applied for online through the TPA website and the
103 initial dues payment may be made electronically.

104 3. The chief administrative officer shall, upon the approval of the application, notify the
105 secretary/treasurer of the division of which the applicant elects to become a member. The chief
106 administrative officer shall issue a certificate of membership to the applicant, and the member
107 shall be received into the post in accordance with the requirements of the bylaws.

108 4. A non-benefit member over the age of 65 will be eligible for insurance benefits after two
109 consecutive years of membership. Eligibility for becoming a benefit member will be contingent
110 upon two requirements: a member must be at least 18 years of age and must reside in a licensed
111 state where TPA is eligible to offer benefits.

112 **B. Membership fee**

113 1. A membership fee in the amount of \$5.00 shall be paid by each applicant admitted to
114 TPA membership, of which \$1.75 shall belong to the member's division, \$1.75 shall belong to
115 the member's post, and \$1.50 shall be deposited in the TPA expense fund.

116 2. The membership fee shall be waived for applicants for membership who are in all
117 respects qualified for membership, and who may previously have been members in good
118 standing and whose membership may have been terminated or lapsed because of active military
119 service in the military forces of the United States of America, provided such application for
120 membership is made within one year following the applicant's discharge from the military forces
121 of the United States Government.

122 **C. Membership certificates**

123 Membership certificates shall be signed by the chief administrative officer and shall be in
124 such lawful form as prescribed by the TPA board of directors.

125 **D. Member change of address**

126 Members shall furnish the chief administrative officer with their full name and address and
127 shall notify him/her of every permanent change of same, and in view of any long continued



128 absence from the place of their address shall designate some person as a lawful agent to whom
129 any required notices are to be sent during such absence.

130 **III. Officers & Directors**

131 **A. Expenses of officers**

132 1. The expenses of the president, vice president, chief administrative officer, members of
133 the board of directors, and such other persons as the board of directors may designate as
134 necessary for the operation of the annual meeting, incurred in attending the annual meeting, shall
135 be paid by the association upon approval of the TPA board of directors and are required to stay at
136 the host convention hotel.

137 **B. Chief Administrative Officer**

138 **1. Bond.**

139 The chief administrative officer shall be bonded in accordance with the bylaws in the sum of
140 \$150,000.

141 **2. Reporting of delinquents:**

142 The chief administrative officer shall keep an account with the different members and report
143 all delinquencies in payment to the various division secretary/treasurers as soon as possible after
144 delinquency, and in turn the division secretary/treasurer to report such delinquencies to the post
145 secretary/treasurer immediately on receipt of the same.

146 **3. Investment of funds**

147 All surplus funds in the hands of the chief administrative officer, whether special or
148 otherwise, shall be invested only in such investments as are authorized by the laws of the State of
149 Missouri for the investments of assets of life insurers and subject to the limitations thereon.

150 **4. Monthly financial statements**

151 A monthly statement of the financial condition of the TPA, together with the number of
152 current members, along with a statement of the disbursements of all funds during the same
153 period, shall be provided to the secretary/treasurer of each post and division printed in an official
154 publication of this association.

155 **5. Dishonored checks - refunds to division**

156 Whenever a membership has been cancelled by the board of directors through the request of a
157 division secretary/treasurer on account of check for membership fee and dues or for dues, not
158 being honored by bank on which the check is drawn, the chief administrative officer shall, when
159 such request is made within fifteen days of notice of dishonored check, return to the division
160 secretary/treasurer the full amount remitted to him/her by the said division secretary/treasurer.

161 **6. Authorization to renumber articles and sections of bylaws when amended**

162 The chief administrative officer shall have authority to number or renumber any article,
163 section or page of the Articles of Incorporation or bylaws.

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165 **IV. Expulsion of Members and Officers for Cause**

166 **A. Charges**



167 When charges are brought against an officer or a member of this association, the charges
168 shall be in writing and shall be filed with the TPA board of directors, which shall set the date for
169 the hearing thereof at a regular or special meeting of the board.

170 **B. Notice**

171 Upon setting a hearing date, the board shall cause the chief administrative officer to send a
172 copy of the charges and a notice of the time and place of the charges will be heard. Such notice
173 shall be sent by the chief administrative officer by mail or otherwise delivered, at least ten days
174 before the said charges shall be heard, to the officer or member against whom charges have been
175 preferred.

176 **C. Defense**

177 Upon a hearing of the charges, the officer or member against whom charges have been
178 preferred shall have the privilege of presenting their defense thereto in person, by attorney, or by
179 written arguments or affidavit according to their choice.

180 **D. Failure to Respond**

181 Upon a failure to appear and defend themselves in one of the ways offered, the board of
182 directors may consider the charges as confessed and expel the officer or member.

183 **E. Appeal**

184 From a judgment of expulsion (except by default) an appeal may be taken to the next TPA
185 annual convention, whose decision in the matter shall not be subject to further review or
186 modification.

187 **F. Officer Penalty**

188 Any officer against whose membership or against who as an officer the board of directors has
189 returned a verdict of expulsion shall vacate their office and relinquish the future emoluments
190 thereof and immediately turn over to their successor everything pertaining to or in any way
191 connected with that office.

192 **G. Vacancy resulting from expulsion**

193 Any vacancy in office resulting from expulsion shall be filled in accordance with the
194 provisions of the bylaws.

195

196 **V. Governance and Operating Policies related to Divisions and Posts**

197 Governance of, and current policies related to divisions and posts shall be in accordance with
198 their individual bylaws and the current TPA bylaws insofar as they do not conflict with the
199 revised bylaws of the TPA until such time as the divisions and posts adopt revised bylaws.
200 Generally, those policies are set forth as follows:

201 **A. Divisions**

202 **1. Reimbursement for expenses of organizing new posts**

203 Each division shall be entitled to receive from the funds of this association reimbursement of
204 the actual expense incurred, not to exceed \$300.00, upon the organization of a new post in its
205 division, provided at least twenty new members are added to the such post within thirty days
206 from the date of organization; and an additional expense not to exceed \$300.00 shall be allowed
207 to said division for additional work done by it for said newly installed post resulting in the



208 addition of at least thirty additional new members, through application, within the six months
209 next ensuing.

210 **2. Qualifications of officers and directors of divisions**

211 The qualifications, duties, powers and privileges of the officers and directors of a division
212 shall conform as nearly as is practical to the corresponding officer or director of the TPA.

213 **3. Division secretaries**

214 **a. Salary**

215 Each division secretary/treasurer shall receive a salary of at least \$1.00 per year from
216 this association, and in certain instances as determined by the national board of directors,
217 may be paid more than \$1.00.

218 **b. Bond**

219 A bond shall be secured by the division secretary/treasurer for the faithful
220 performance of the duties of office shall be as provided in the bylaws.

221 **c. Fiduciary duties**

222 It shall be the duty of the division secretary/treasurer to:

223 1) Remit to the chief administrative officer of the Association its proportional
224 share of dues collected to National Headquarters at least once a week. In case of the
225 failure of a division secretary/treasurer to make such remittances within ten days, it
226 shall be the duty of the chief administrative officer to send notice of such delinquency
227 to the surety on the bond of the division secretary/treasurer so failing to remit.

228 2) Remit at least semi-annually, to the secretary/treasurers of the posts within the
229 respective divisions, the proportion of the dues and fees properly belonging to the
230 post.

231 3) Deposit all moneys belonging thereto in some bank or trust company
232 designated by the board of directors of such division or post to the credit of the same,
233 and such moneys shall not be withdrawn there from except on check signed by the
234 secretary/treasurer of said division or post and countersigned by the president, or an
235 appointee from the board of directors of the division or post. Any secretary/treasurer
236 of a division or post failing to comply with this duty may be removed by a two-thirds
237 vote of the board of directors of the division or post concerned at any meeting thereof
238 and if removed for said cause, shall not be eligible for re-election.

239 **d. Reports to Headquarters**

240 It shall be the duty of the division secretary/treasurer to:

241 1) Furnish a report to the chief administrative officer not later than one week after
242 the election, the names of the officers, directors and chairpersons of committees of
243 their respective division elected for the ensuing year.

244 2) Furnish a report quarterly to the TPA board of directors setting forth the
245 numerical and financial condition of their division and such other information as may
246 be required, on approved forms and signed.

247 3) Furnish a report to the chief administrative officer at least fifteen days prior to
248 the annual meeting of this association, setting forth the names of all members from



249 his/her division who have been elected delegates or alternates to the TPA annual
250 convention of this association and the date of their election.

251 **4. Division Audits by TPA board of directors**

252 The TPA board of directors may, at any time it so desires, at its expense, audit the financial
253 transactions and conditions of any division, and may appoint an auditor to make such
254 examination and report to it in reference thereto. When such auditor has been appointed and
255 directed to make said examination by order of the TPA board of directors, the division
256 secretary/treasurer whose books are to be audited shall make the books, records and transactions
257 of the division available for the auditor's examination and report.

258 **5. State insurance department fees and assessments**

259 Any and all license fees and assessments charged to the association by the insurance
260 department of a state in which the association does business shall be paid by TPA national
261 headquarters. The association shall remit all such license fees and assessments.

262 **B. Posts**

263 **1. Names**

264 Posts shall be known as Post A, B, C, etc., of the chartering division, The Travelers
265 Protective Association of America. The president and board of directors shall assign the post
266 letter names, commencing with the letter A.

267 **2. Bond**

268 A bond shall be secured by the post secretary/treasurer for the faithful performance of the
269 duties of office shall be as provided in the bylaws.

270 **3. Fiduciary duties**

271 It shall be the duty of the post secretary/treasurer to:

272 1) Remit to the chief administrative officer of the Association its proportional
273 share of dues collected to National Headquarters at least once a week. In case of the
274 failure of a post secretary/treasurer to make such remittances within ten days, it shall
275 be the duty of the chief administrative officer to send notice of such delinquency to
276 the surety on the bond of the post secretary/treasurer so failing to remit.

277 2) Deposit all moneys belonging thereto in some bank or trust company
278 designated by the board of directors of such division or post to the credit of the same,
279 and such moneys shall not be withdrawn there from except on check signed by the
280 secretary/treasurer of said post and countersigned by the president, or an appointee
281 from the board of directors of the division or post. Any secretary/treasurer of a post
282 failing to comply with this duty may be removed by a two-thirds vote of the board of
283 directors of the division or post concerned at any meeting thereof and if removed for
284 said cause, shall not be eligible for re-election.

285 **4. Membership Transfers**

286 Any member desiring to transfer their membership from their current post to another post
287 must make their request to the chief administrative officer in writing.

288 **5. Meetings & Governance**

289 a. Posts shall be required by the laws of the society to hold regular meetings
290 periodically in furtherance of the purposes of the society.



291 b. Special meetings of a post may be held upon the call of its board of directors, upon
292 written notice mailed to each of its members or notice published in a newspaper of regular
293 circulation.

294 c. Three or more members as determined by the post shall constitute a quorum to do
295 business.

296 d. All meetings of the post shall be conducted in accordance with the prescribed ritual of
297 this association.

298 e. Regular minutes of the meetings of the post shall be kept in a minute book.

299 f. The provisions of the TPA bylaws as far as applicable to the problems of the posts
300 shall be the rule and guide for and govern the posts in all respects.

301 **6. Annual Memorial Service**

302 Each post shall arrange to hold an annual memorial service.

303 **7. Membership Committee**

304 A membership committee shall be appointed by the president of the post.

305 **8. Ritual**

306 a. All members shall be elected, initiated and admitted to the post in accordance with the
307 bylaws, rules, regulations and prescribed ritualistic ceremonies after membership has been
308 approved.

309 b. Special dispensation may be granted for the initiation of a member by some other post
310 when the newly elected member's absence from the city in which the post is located makes it
311 impossible for the member to attend the regular initiation at their post.

312 d. The post secretary/treasurer shall record in its minutes the names of all members
313 elected and initiated at each meeting.

314 **9. Reports**

315 Officers of a post shall submit minutes of all meetings, quarterly financial reports and
316 quarterly bank statements to TPA headquarters. Quarterly financial reports and quarterly bank
317 statements shall be filed to include balances ending on March 31, June 30, September 30, and
318 December 31. They shall be subject to additional reporting and bonding requirements as may be
319 established from time to time by the division board of directors or the TPA board of directors.

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321 **VI. Miscellaneous**

322 **A. Annual convention registration fee**

323 1. Each delegate or alternate attending the TPA annual meeting shall pay or have paid on
324 their behalf, a sum of \$110.00 to be designated as a registration fee for those staying at the
325 convention property and a fee of \$130.00 to be designated as a registration fee for those choosing
326 to stay elsewhere. Effective in 2017 the \$110.00 registration fee will be increased to \$119.00 for
327 those staying at the convention property. Said registration fee shall be paid to the chief
328 administrative officer, to be used for the purpose of entertaining the delegates, alternates and
329 guests attending the annual convention.



330 2. All guests of delegates and alternates shall be required to pay or have paid for them a
331 similar fee, except that for guests twelve years of age and under, the registration fee shall be
332 waived. For youth ages thirteen through seventeen the fee shall be \$40.00, effective 2016.

333 **B. Chaplain**

334 There shall be a chaplain who shall be appointed by the president each year, upon the
335 nomination of the division in which the annual meeting of this association is to be held.

336 **C. Fiscal year**

337 The fiscal year of this association shall commence the first day of January of each year and
338 terminate on the 31st day of December each year, and an annual report of the TPA president and
339 other officers shall be made up to that date and filed with the chief administrative officer.

340 **D. TPA badge**

341 This association shall adopt a uniform badge in the form of a pin, the same to be supplied
342 through the chief administrative officer.

343 **E. TPA colors**

344 The colors of this association shall be blue, yellow and white.

345 **F. TPA official publication**

346 The association shall have as its official publication, known as the TPA Travelers Magazine,
347 which shall be published three times a year and distributed to the members.

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358 The entire Standing Rules as printed herein were duly adopted as and for the Standing
359 Rules of The Travelers Protective Association of America by the Board of Directors of this
360 Association on April 20, 2018.

361 I hereby certify the above to be a true duplicate of the original copy of the Standing Rules
362 with all amendments to this date as adopted by the Board of Directors of this Association.

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365

ALBERT M. SHOEMAKER, JR.
Chief Administrative Officer