CONSTITUTION OF THE VIRGIL MUTUAL BURIAL SOCIETY

of present Society members and/or members of Mennonite Churches and their descendants of the Niagara Region

1. PURPOSE OF THE SOCIETY

Article 1.
The Virgil Mutual Burial Society, or Death Benefit Fund, of present Society members' and/or members' of Mennonite Churches and their descendants of the Niagara Region, has as its sole purpose to grant a single lump sum payment in support of the funeral expenses of its members who have passed away.

Note: The Society operates for the benefit of the residents of the Niagara Region.

2. COMPOSITION OF THE SOCIETY; RIGHTS AND RESPONSIBILITIES OF MEMBERS

Article 2.
Residents, as noted in Article 1 above, of either sex are eligible for membership in the Society.

Article 3. Individuals seeking membership in the Virgil Mutual Burial Society along with their families, are required to complete an application form, sign it and submit it to the Society. Such applications shall be evaluated by the board and shall be tabled, as required, for official acceptance of the applicants as members. This does not apply to those individuals whose application for membership shall be tabled at the annual meeting, according to the provisions of the constitution.

1. Membership application forms are available from the secretary of the board.

   a) Changes in address and other changes in the family situation (e.g. births and marriages) must be reported to the Treasurer.

   b) If an addition to a family, through birth, is not reported to the Treasurer within 30 days, the member shall not be eligible for financial assistance, in the event of the death of the new addition.

   c) Should a member of the Society marry a person of another nationality or another denomination, the spouse of such a member shall be permitted to join the Society, regardless of nationality or religious affiliation. However, the spouse must be able to meet all other membership requirements.

   d) - Deleted

   e) Older residents living in the Niagara Region, or those who move into the area, who meet the requirements as noted above, shall be informed of the existence of the Virgil Mutual Burial Society at the earliest opportunity. Such individuals who wish to become members, may be accepted into membership by the committee, provided they meet all the membership requirements outlined in the constitution. Also, the Board should be aware of any special circumstances or concerns due to ill health. In cases where such concerns are raised, the application shall be presented before the annual meeting of the members where the decision to accept or reject the application shall be made.

Article 4.
Each Member shall be assessed an initial enrollment fee on joining the Society. The amount shall be set and adjusted by the Board and approved at membership meetings.
Article 5.
Dues shall be levied on all members of the Virgil Mutual Burial Society, according to the needs of the Society. The amount of the levy, effective from January 1 to December 31 of each year, shall be set by the board and approved at the membership meetings.

The first levy request shall be mailed by the Treasurer within two weeks of the annual membership meeting, and the due date shall be the end of February. If a death occurs between January 1 and the end of February in any given year, the levy amount for the deceased member will be payable to the Society, since the levy will be effective from January 1 in any given year.

Article 6.
All payments shall be mailed to the Society, as requested. A receipt shall be mailed to the member(s) address with the next year’s levy request. Members who are not able to pay by mail, shall hand deliver their payment and shall receive a handwritten receipt immediately. The Board and Society are not responsible for cash payments sent by mail.

Article 7.
If payment is not received by early March, the Treasurer shall resend the outstanding levy requests again by mid March for payment on receipt. If payment is not received by mid April, then the Treasurer shall send a final reminder notice. This final notice shall state if payment is not received by mid May, the member(s) have implied that they wish to cancel their membership. The Treasurer shall then record this cancellation.

a) Former members can reapply, however they shall be considered as a new member and shall be assessed an enrollment fee, the levy and shall be in a percentage category, if applicable.

Article 8.
If there is the death of a member, the treasurer of the board shall forward, to the Funeral Director or next of kin, the applicable amount for the funeral costs. This shall constitute a one-time payment in support of the funeral expenses of the deceased member.

Note:
Payment for funeral costs shall be paid by the Society on receipt of a death certificate and Funeral Home invoice (including the G.S.T. Registration Number). The Society shall only pay out the standard funeral costs as set by the Board, or a percentage thereof, if applicable to the deceased member.

If there is a death of a member who is younger than 11 years of age, the standard funeral costs for each age bracket below will be paid out in full. The percentages noted below are based on an adult standard funeral cost:

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage of Adult Funeral Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stillborn</td>
<td>10%</td>
</tr>
<tr>
<td>1 day-2 years</td>
<td>25%</td>
</tr>
<tr>
<td>over 2 - 10 years</td>
<td>50%</td>
</tr>
</tbody>
</table>

Article 9.
The payment of the membership fee entitles the new member to the assistance outlined under the Article above, provided that this new member was not terminally ill before becoming a member.
Article 10.
Each new member is required to sign the application form and must commit to abide by any amendments to the provisions of this constitution that may be passed at any future meetings. The signature must be ratified by the signature of two fellow members. A new applicant may not be covered at 100% of the standard funeral costs, if they are in an age range with a lower percentage. If the applicant is older, the applicant is classified in the applicable percentage, as follows:

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 29</td>
<td>100 %</td>
</tr>
<tr>
<td>30 to 34</td>
<td>90 %</td>
</tr>
<tr>
<td>35 to 39</td>
<td>80 %</td>
</tr>
<tr>
<td>40 to 44</td>
<td>70 %</td>
</tr>
<tr>
<td>45 to 49</td>
<td>60 %</td>
</tr>
<tr>
<td>50 to 54</td>
<td>50 %</td>
</tr>
<tr>
<td>55 to 59</td>
<td>40 %</td>
</tr>
<tr>
<td>60 to 64</td>
<td>30 %</td>
</tr>
<tr>
<td>65 to 69</td>
<td>20 %</td>
</tr>
<tr>
<td>70 and over</td>
<td>10 %</td>
</tr>
</tbody>
</table>

3. THE RESOURCES OF THE SOCIETY

Article 11.
The resources of the Society are made up of the following:

a) the initial enrollment fee;
b) the annual levies;
c) other contributions.

4. THE ADMINISTRATION OF THE SOCIETY

Article 12.
The Society is administered by:

a) the membership or delegate meeting;
b) the administrative board.

Application forms are available, upon request, from the Treasurer of the Society.

The Treasurer will receive an annual "Treasurer’s Allowance" which will be equal to 100% of one (1) standard adult funeral cost, plus any taxes, if applicable. The Society will also reimburse the Treasurer for the normal day-to-day use of the Treasurer’s office/computer equipment and software, on a yearly basis, commencing January 1, 1998, in the amount of 15% of one (1) standard adult funeral cost, plus any taxes, if applicable.

A. THE MEMBERSHIP

Article 13.
The Meeting of the voting members and the delegates sent by the various individual groups is the highest decision making body of the Virgil Mutual Burial Society.

a) Only members that are eighteen (18) years of age or older, both male and female are considered voting members.
b) There are both regularly scheduled meetings of the membership meeting as well as unscheduled meetings.

**Article 14.**
The regularly scheduled meetings are called by the board once a year in early January. The unscheduled meetings are called when circumstances arise that call for decisions that, in the opinion of the board, can not be postponed and which are beyond the authority of the board to handle. Meetings may also be called at the request of a minimum of 100 members. The regularly scheduled meetings shall be called to order, as is customary, by the President of the board or their representative.

**Article 15.**
At the annual meetings the budget, the financial report and the auditor’s statements shall be reviewed, the new budget shall be set and the members of the board and the audit committee shall be elected. In addition, both the annual meeting and the special meetings shall consider issues that cannot be decided by the board alone. These issues could include changes to the constitution, increases in the support payments, closing of the Society, resolution of problems and disagreements and all those issues that are not foreseen in this constitution. These issues may include questions raised by the auditors or by individual members. All decisions shall be recorded by the Secretary of the meeting and signed by the President of the meeting.

**Article 16. - Deleted**

**Article 17.**
All items of business are decided by majority vote of the attending members. In case of a tie, the President of the meeting shall cast the deciding vote.

a) Voting may be by voice or by secret ballot depending on the wishes of the meeting.

b) The decisions of the meeting are binding.

**B. THE BOARD**

**Article 18.**
The Board includes seven (7) members. The elections shall be conducted in staggered fashion so that board members are not all elected simultaneously, and in such a way that not all the terms expire at the same time. Members of the board may be reelected upon expiration of their terms of office, provided that they are willing to stand for reelection.

**Article 19.**
The board shall choose one of its members as President and the President call the Society meetings as deemed necessary. Decisions shall be made by majority vote and shall be recorded. The membership elects board members at the membership meetings, while the board appoints the President and the Vice President for the Society.

**Article 20.**
The responsibilities of the board include:

a) the general oversight of the Society.

b) the responsibility for the timely collection of all membership levies.

c) the payment of assistance from the Society.

d) the maintenance of the membership list.

e) keeping the financial accounts and membership records of the Society.

f) the investments of the Society for the purpose of growth through interest earned.
g) the preparation of annual reports and a proposed budget.

h) calling of and preparation for the membership assemblies.

Article 21.
The membership meeting shall approve an annual budget to cover the expenses of the Society, based on the proposed budget presented by the board.

Article 22.
At the annual membership meeting an audit committee, composed of three members, shall be elected, with non-simultaneous terms. These auditors shall conduct an audit of the annual financial report and the books of the Society. The audit committee is not a part of the board. However, the board may call on the audit committee for advice in dealing with difficult financial questions that the board alone has a hard time resolving.

The audit committee shall conduct an annual audit of all the Society’s financial records. They shall also report the results of this audit to the annual meeting in writing.

a) The board shall present to the audit committee all financial records and documents for review, and shall place at the disposal of the committee all resources needed for the completion of its assigned task.

b) Should irregularities be uncovered in the conduct of the business of the society, a written report on this matter may be presented by three members of the Society. Such a report must however be presented at the annual meeting for action.

Article 23.
The fiscal year of the Society shall be the calendar year. All the business administration and accounting activity shall be conducted in the English language.

Article 24.
The board can be dissolved and held to account for its actions by the membership meeting if there is negligence of duty. The Board however, shall not be requested to inject any financial amounts into the Society if the above event occurs.

5. DISSOLUTION OF THE SOCIETY

Article 25.
Should the dissolution of the Society be considered, due to the small number of members or for other reasons, this shall be accomplished according to the provisions outlined in paragraphs above. In this event each member shall be refunded all payments made, provided the Society has the means necessary to make such refunds. If there is a positive balance remaining in the Society after all such refunds have been made, the remaining assets shall be used for charitable purposes. On the other hand, all the assets of the Society may be insufficient to cover all the refunds of member levies. In this case, each member shall only be entitled to a refund in proportion to the current year’s annual payments made.

Upon dissolution of the Society the dissolution committee elected at the final, so called “dissolution meeting” shall publish a notice in the “Bote”, “Mennonite Herald”, the “Rundschau”, and the “Mennonite Reporter”. Such notices, including bulletin announcements in the Niagara Region area churches, shall be the means of informing all the members of the dissolution of the Society.

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