

Standing Rules of

The Travelers Protective Association of America

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2 Section I. Dues and Assessments

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A. Annual dues

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

Standing Rules

- 2. Any members may pay said dues before they become due, but any members failing to pay dues on or before the day on which they become due, or within the grace period, 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 accident 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 Class A member has lapsed due to nonpayment of dues and the lapse occurred no more than five (5) years ago, they may reinstate as a Class A member in good standing by paying the current annual dues amount. 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. All online dues payments, whether online or by email, shall be remitted to national headquarters. Mailed dues renewal notices will include the national headquarters address on the return card.
- 7. No division or post may charge dues or make assessments of the members of the division or post.

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 approved by the board of directors, in an ensuing fiscal year do not exceed the actual accrued expense fund revenues for the previous fiscal year as reflected by the funds report to the TPA annual meeting, as adjusted allowing for any additional funds accruing to the expense fund.
 - 4. \$1.70 of the amount designated for the expense fund shall be for the sole use of publishing and improving the magazine. Any excess funds remaining at the end of the fiscal year may be used as determined by the board of directors.
 - 5. For any semi-annual payments of dues there will be a surcharge of \$1.50 to be apportioned as follows: \$0.20 to the post, \$0.30 to the division, and \$1.00 to the TPA expense fund.
 - 6. When on May 1st or November 1st of any year there is in the benefit fund less than \$20.00 but in excess of \$10.00 net per capita, according to the chief administrative officer's report of said dates and based on the membership concurrently therewith, the amount thereafter paid as a full years dues shall be apportioned: 64% to the benefit fund, 9% to the post, 10% to the division, and 17% to the expense fund.
 - 7. When on any of said dates there is in the benefit fund \$10.00 or less net per capita, according to the chief administrative officer's report and based on the membership concurrently therewith, said full years dues shall be apportioned: 75% to the benefit fund, 6% to the post, 7% to the division, and 12% to the expense fund. In either of the foregoing cases, proportional apportionment shall be made on payments of less than full years dues paid by members. The apportionments provided for in this paragraph shall apply accordingly and until time as on any May 1st or November 1st following there shall again be in the benefit fund, according to the chief administrative officer's report and based on the membership concurrently therewith, in excess of \$20.00 per net capita, whereupon dues thereafter paid shall again be apportioned as provided in the preceding paragraph of this section.
 - 8. The foregoing plan of provisional apportionment of funds derived from dues payments by members shall apply or not apply to dues collected accordingly as the board of directors shall find and declare, at their respective May 1st and November 1st meetings, the facts regarding the net per capita in the benefit fund as of the 1st day of May and the 1st day of November respectively preceding the regular dues paying period next following.

C. Assessments of benefit members

- 1. Whenever the benefit fund is reduced by the payment of or liability to pay for disability or death benefits to less than \$400,000.00, according to the board's finding, the board of directors may levy a uniform assessment on each benefit member to be credited to the benefit fund, in sufficient amount so as to maintain it as a constant operating fund of not less than \$400,000.00.
- 2. When, under this section, the board of directors shall have levied an assessment, each member shall pay the amount of their assessment to the secretary/treasurer of the division to which they belong within thirty days after the date notice of such assessment and the amount thereof, has been deposited by this Association in the United States mail at Saint Charles, Missouri, postage prepaid, addressed to the member at their most recent address appearing on the membership records of this Association at Saint Charles, Missouri.
- 3. Any member failing to pay the assessment levied within the time provided shall cease to be a member of this Association and they and their beneficiary shall cease to be entitled to any benefit or benefits under their certificate of membership. Should a member default in the payment of any assessment levied within thirty days after such default make



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

4. Any member failing to pay the assessment levied within the time period will be entitled

For Members in the State of Ohio

to only proportionate reduction in benefits under their certificate of membership. Should a member default in the payment of any assessment levied within thirty days after such default make payment as directed of the assessment levied, their membership shall be automatically reinstated, but the member or his or her beneficiary will be entitled to only a proportionate share of the benefits if the members is injured fatally or otherwise during the period the member is in default of the payment of any assessment levied under these

Section II. Membership

provisions.

A. Applications for membership: sponsorship and processing

1. All paper applications must be signed by a current member and the sponsor must submit the application to their respective division secretary/treasurer, then to TPA headquarters.

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

3. The chief administrative officer or an officer appointed by the board of directors shall,

upon the approval of the application, notify the secretary/treasurer of the division of which the applicant elects to become a member. The chief administrative officer or an officer appointed by the board of directors shall issue a certificate of membership to the applicant, and the member shall be received into the post in accordance with the requirements of the bylaws.

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

B. Membership fee

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

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

C. Membership certificates

 Membership certificate shall be signed by the chief administrative officer or an officer appointed by the board of directors and shall be in such lawful form as prescribed by the TPA board of directors.



D. Member change of address

Members shall furnish the chief administrative officer with their full name and address and shall notify him/her of every permanent change of same, and in view of any long continued absence from the place of their address shall designate some person as a lawful agent to whom any required notices are to be sent during such absence.

Section III. Officers and Directors

A. Expenses of officers

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

B. Chief Administrative Officer

1. Bond

The chief administrative officer shall be bonded in accordance with the bylaws in the sum of \$150,000.00.

2. Reporting of delinquents

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

3. Investment of funds

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

4. Monthly financial statements

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

5. Dishonored checks – refunds to division

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

- 6. Authorization to renumber articles and sections of bylaws when amended The chief administrative officer shall have authority to number or renumber any article, section or page of the articles of incorporation or bylaws.
- 7. The chief administrative officer shall be an ex-officio member of all standing and special committees of the board of directors.
- 8. The TPA board of directors delegates management and supervision of the TPA Headquarters staff to the chief administrative officer, including preparing and updating



the TPA Staff Handbook. In their role as a board member, members of the board will normally communicate with internal staff and third-party consultants/contractors through the chief administrative officer. The TPA board of directors may delegate other specific duties to the chief administrative officer by majority vote of the board.

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Section IV. Standing Committees

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A. Finance

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F. Community Service

E. Convention

236 The community service committee shall be appointed by the president with the approval 237 of the board, and a chairperson elected at the annual convention by the delegates, to 238 coordinate a national program to foster membership welfare and active involvement of 239 TPA members in service to churches, schools, and community service projects in the 240 local communities.

The finance committee shall be composed of the chief administrative officer and no less than three members appointed by the president with the approval of the board. Its' duty shall be to present a budget for adoption by the board, to recommend on amendments to the budget from time to time, and to work cooperatively with the auditors during the annual audit of the books of account of the Association.

B. Membership The membership committee shall be appointed by the president with the approval of the

board to develop, implement, administer, and monitor programs of membership retention and recruitment, including the development of new divisions and posts.

C. Bylaws The bylaws committee shall be appointed by the president with the approval of the board to review any submitted amendments to the bylaws and standing rules and edit for

composition similar amendments into a single proposition subject to the approval of the proposers; be authorized to originate bylaw and standing rule amendments; consider and report its recommendation on any proposed amendments submitted to the members; provide model bylaws for divisions and posts subject to the approval of the board of directors; approve or reject proposed division and post bylaws.

D. Communications The communications committee shall be appointed by the president with the approval of the board to develop, implement, administer, and monitor internal and external communication programs including generating publicity and media coverage for TPA at the national, division, and post level.

The convention committee shall be appointed by the president with the approval of the board to plan the annual convention of the TPA. The committee shall appoint, with the approval of the president, the following subcommittees: Convention Arrangements, Convention Standing Rules, Convention Credentials, Resolutions, and the Sergeant-atarms, all of which shall perform the functions set forth in the parliamentary authority of

the Association under the coordination and direction of the convention committee.



G. Safety

The safety committee shall be appointed by the president with the approval of the board, and a chairperson elected at the annual convention by the delegates, to coordinate a national program to promote programs of safety in the local communities by members of TPA.

Section V. Expulsion of Members and Officers for Cause

A. Charges

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

B. Notice

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

C. Defense

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

D. Failure to respond

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

E. Appeal

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

F. Officer penalty

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

G. Vacancy resulting from expulsion

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

Section VI. Governance and Operating Policies related to Divisions and Posts

Governance of, and current policies related to divisions and posts shall be in accordance



with their individual bylaws and the current TPA bylaws insofar as they do not conflict with the revised bylaws of the TPA until such time as the divisions and posts adopt revised bylaws. Generally, those policies are set forth as follows:

A. Divisions

A. Divisions

1. Reimbursement for expenses of organizing new posts

Each division shall be entitled to receive from the funds of this Association
reimbursement of the actual expense incurred, not to exceed \$300.00, upon the
organization of a new post in its division, provided at least twenty new members are
added to such post within thirty days from the date of organization; and an additional
expense not to exceed \$300.00 shall be allowed to said division for additional work done
by it for said newly installed post resulting in the addition of at least thirty additional new
members, through application, within the six months next ensuing.

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

3. Division secretaries

a. Salary

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

b. Bond

A bond is recommended to be secured by the division secretary/treasurer for the faithful performance of duties of office and shall be as provided in the bylaws.

c. Fiduciary duties

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

- 1) Remit at least semi-annually, to the secretary/treasurer of the posts within the respective divisions, the proportion of the dues and fees properly belonging to the post.
- 2) Deposit all monies belonging thereto in some bank or trust company designated by the board of directors of such division or post to the credit of the same, and such monies shall not be withdrawn there from except on check signed by the secretary/treasurer of said division or post and countersigned by the president, or an appointee from the board of directors of the division or post. Any secretary/treasurer of a division or post failing to comply with this duty may be removed by a two-thirds vote of the board of directors of the division or post concerned at any meeting thereof and if removed for said cause, shall not be eligible for re-election.

d. Reports to headquarters

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

- 1) Furnish a report to the chief administrative officer not later than one week after the election, the names of the officers, directors and chairpersons of committees of their respective division elected for the ensuing year.
- 2) Furnish a report quarterly to the TPA board of directors setting forth the numerical and financial condition of their division and such other information as may be required, on approved forms and signed.
- 3) Furnish a report to the chief administrative officer at least fifteen days prior to the annual meeting of this Association, setting forth the names of all members



- from his/her division who have been elected delegates or alternates to the TPA annual convention of this Association and the date of their election.
 - 4. Division audits by the TPA board of directors
 - The TPA board of directors may, at any time it so desires, at its expense, audit the financial transactions and conditions of any division, and may appoint an auditor to make such examination and report to it in reference thereto. When such auditor has been appointed and directed to make said examination by order of the TPA board of directors, the division secretary/treasurer whose books are to be audited shall make the books, records and transactions of the division available to the auditor's examination and report.
 - 5. State insurance department fees and assessments
 Any and all license fees and assessments charged to the Association by the insurance
 department of a state in which the Association does business shall be paid by TPA
 national headquarters. The Association shall remit all such license fees and assessments.
 - 6. Division composition
 TPA members within a state may apply to charter a division of TPA. There shall be only one division per state.
 - 9. Eligibility

- A division of TPA may be chartered upon the petition to the board of directors of this Association signed by ten persons who are members or who are eligible as members of this Association, and who are residents of the state where said division is desired, provided that the division's bylaws have been approved by the TPA bylaws committee.
- 10. Division membership
 - Posts in a chartered state shall automatically be constituent units of the division.
- 11. Bylaws of a division
 - A division shall adopt bylaws that do not conflict with TPA bylaws and standing rules. Before going into effect, a division's bylaws must be approved by the TPA bylaws committee.
- 12. Division officer reporting and bonding
 - Officers of a division shall submit minutes of all meetings, monthly financial reports and monthly bank statements to TPA headquarters. They shall be subject to additional reporting and bonding requirements as may be established from time to time by the TPA board of directors.
- 13. Probation
 - A division that is being considered by the national TPA board of directors for revocation of its charter may be placed on probation by two-thirds vote of the national TPA board. The national board will then provide an opportunity for the division to correct their actions and avoid revocation of their charter. The national board may move at any time to proceed with revocation of the charter if they believe the division is not complying with the national board of directors' request.
- 14. Escrow
 - All divisions placed into escrow must remain in escrow for at least one year prior to being closed.
- 15. Charter revocation
 - The charter of a division may be revoked by the TPA board of directors by a two-thirds vote by ballot for cause, which shall include, but not be limited to failure to do one or more of the following:
 - a. Maintain the required minimum membership established by the TPA board of directors;



- b. Comply with the mission object, and purpose of TPA;
- 386 c. Bring its bylaws into compliance with requirements of the TPA and provide a copy of the current bylaws to TPA headquarters;
 - d. Hold regular meetings as provided in its bylaws;
 - e. File reports as required by the TPA headquarters or the TPA board of directors;
 - f. Promote TPA membership, its mission, purpose, and programs.

16. Dissolution

In the event of dissolution of a division or revocation of its charter, the assets of a division shall be disbursed as directed by the national board of directors.

B. Posts

1. Names

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

2. Bond

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

3. Fiduciary duties

It shall be the duty of the post secretary/treasurer to deposit all monies belonging thereto in some bank or trust company designated by the board of directors of such division or post to the credit of the same, and such monies shall not be withdrawn there from except on check signed by the secretary/treasurer of said post, or an appointee from the board of directors of the division or post. Any secretary/treasurer of a post failing to comply with this duty may be removed by a two-thirds vote of the board of directors of the division or post concerned at any meeting thereof and if removed for said cause, shall not be eligible for re-election.

4. Membership transfers

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

5. Meetings and governance

- a. Posts shall be required by the laws of the society to hold regular meetings periodically in furtherance of the purposes of the society.
- b. Special meetings of a post may be held upon the call of its board of directors, upon written notice mailed to each of its members or notice published in a newspaper of regular circulation.
- c. Three or more members as determined by the post shall constitute a quorum to do business.
- d. All meetings of the post shall be conducted in accordance with the prescribed ritual of this Association.
- e. Regular minutes of the meetings of the post shall be kept in a minute book
- f. The provisions of the TPA bylaws as far as applicable to the problems of the posts shall be the rule and guide for and govern the posts in all respects.
- g. Application: A post of TPA may be chartered upon the petition of the division board of directors signed by five persons who are members or who are eligible as members of the division, and whose permanent addresses are in the city or community where said post it desired, provided that the division in which the post is located consents to the charter.



- h. Bylaws of a post: A post shall adopt bylaws that do not conflict with TPA or division bylaws and standing rules. Before going into effect, a post's bylaws must be approved by the TPA bylaws committee.
 - i. Post officer reporting and bonding: Officer of a post shall submit minutes of all meetings, quarterly financial reports and quarterly bank statements to TPA headquarters. Quarterly financial reports and quarterly bank statements shall be filed to include balances ending on March 31, June 30, September 30, and December 31. They shall be subject to additional reporting and bonding requirements as may be established from time to time by the division board of directors or the TPA board of directors.
 - j. Probation: A post that is being consider by the division or national TPA board of directors for revocation of its charter may be placed on probation by two-thirds vote of the division or national TPA board. The division or national board will then provide an opportunity for the post to correct their actions and avoid revocation of their charter. The division or national board may move at any time to proceed with revocation of the charter if they believe the post is not complying with the division or national board of director's request.
 - k. Escrow: All posts placed into escrow must remain in escrow for at least one year prior to being closed.
 - 1. Charter revocation: The charter of a post may be revoked by the division board of directors by a two-thirds vote by ballot for cause, which shall include, but not be limited to failure to do one or more of the following:
 - 1) Maintain the required minimum membership as established by the TPA board of directors;
 - 2) Comply with the mission, object, and purpose of TPA;
 - 3) Bring its bylaws into compliance with requirements of the TPA and provide a copy of the current bylaws to TPA headquarters;
 - 4) Hold regular meetings as provided in its bylaws;
 - 5) File reports and maintain bond as required by the TPA headquarters, TPA board of directors, or division board of directors;
 - 6) Promote TPA membership, its mission, purpose, and programs.
 - m. Dissolution: In the event of dissolution of a post, or revocation of its charter, the assets of the post shall revert to the division.
 - 6. Annual memorial service
 - Each post shall arrange to hold an annual memorial service.
 - 7. Membership committee
 - A membership committee shall be appointed by the president of the post.
 - 8. Ritual
 - a. All members shall be elected, initiated and admitted to the post in accordance with the bylaws, rules, regulations and prescribed ritualistic ceremonies after membership has been approved.
 - b. Special dispensation may be granted for the initiation of a member by some other post when the newly elected member's absence from the city in which the post is located make it impossible for the member to attend the regular initiation at their post.
 - c. The post secretary/treasurer shall record in its minutes the names of all members elected and initiated at each meeting.
 - 9. Reports



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

Section VII. Miscellaneous

A. Annual convention registration fee

their behalf, a sum of \$125.00 to be designated as a registration fee for those staying at the convention property and a fee of \$140.00 to be designated as registration fee for those choosing to stay elsewhere. Said registration fee shall be paid to the chief administrative officer, to be used for the purpose of entertaining the delegates, alternates and guests attending the annual convention.

1. Each delegate or alternate attending the TPA annual meeting shall pay or have paid on

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

B. Chaplain

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

C. Fiscal year

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

D. TPA badge

This Association shall adopt a uniform badge in the form of a wristband, the same to be supplied through the chief administrative officer.

E. TPA colors

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

F. TPA official publication

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

The entire Standing Rules as printed herein were duly adopted as and for the Standing Rules of The Travelers Protective Association of America by the board of directors of this Association on January 24, 2024.

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

Adopted by the Board of Directors on May 30, 2024



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529 ROBERT L. SCHAPP, JR. 530 CHIEF ADMINISTRATIVE OFFICER