

BY- LAWS
OF
THE ATLANTIC COUNTY FIREFIGHTERS'
DEATH BENEFIT FUND ASSOCIATION

(Adopted as revised 26-JAN-2012)
(Revised 22-JAN-2015)
(Revised 26-JAN-2023)
(Revised 24-JUL-2025)

ATLANTIC COUNTY FIREFIGHTERS' DEATH BENEFIT FUND ASSOCIATION

PREAMBLE

OBJECT

1. MEMBERSHIP QUALIFICATIONS.
2. APPLICATIONS.
3. THE AFFAIRS.
4. THE BOARD SHALL CONSIST OF.
5. THE TRUSTEES SHALL ELECT.
6. THE DUTIES OF THE SECRETARY/TREASURER.
7. THE TRUSTEES SHALL RECOMMEND.
8. THE INITIATION FEES AND ASSESSMENTS.
9. ASSESSMENTS UPON DEATH AND WHEN THE CERTIFICATE BECOMES A CLAIM
10. REINSTATEMENT OF A FORFEITED MEMBERSHIP.
11. PAYMENT OF CERTIFICATES TO BENEFICIARY OR BENEFICIARIES.
12. TWO REGULAR MEETINGS A YEAR.
13. HOW FUND MAY BE ADDED TO.
14. PROVISIONS ABOUT REMAINING A MEMBER.
15. NUMBERING OF CERTIFICATES.
16. ALTERING OR AMENDING BY-LAWS.
17. PARLIAMENTARY PRACTICE
18. ORDER OF BUSINESS
19. DISSOLUTION

ATLANTIC COUNTY FIREFIGHTERS' DEATH BENEFIT FUND ASSOCIATION

PREAMBLE

AWARE OF THE FRAILTY OF HUMAN LIFE AND THE HAZARDS SURROUNDING OUR CALLING, WISHING TO PROVIDE SOME PRACTICAL PERSONAL BENEFIT TO THE MEMBERS OF THE ATLANTIC COUNTY FIRE COMPANIES AND DEPARTMENTS, WE DO HEREBY DECIDE TO CREATE A FUND TO BE KNOWN AS THE ATLANTIC COUNTY FIREFIGHTERS' DEATH BENEFIT FUND ASSOCIATION.

OBJECT

THE OBJECT OF THIS ORGANIZATION SHALL BE THE CREATION AND MAINTENANCE OF A FUND, OUT OF WHICH THE BENEFICIARY OR BENEFICIARIES OF MEMBERS, WHO ARE MEMBERS OF THIS FUND, BE PAID A CERTAIN SUM OF MONEY AS A DEATH BENEFIT.

ARTICLE I

ANY MEMBER OF AN ATLANTIC COUNTY FIRE DEPARTMENT OR COMPANY, WHOSE AGE IS NOT LESS THAN 18 (EIGHTEEN) YEARS AND NOT MORE THAN 59 (FIFTY-NINE) YEARS IS ELIGIBLE FOR MEMBERSHIP. ONCE A MEMBER OF THIS FUND, YOU WILL REMAIN A MEMBER AS LONG AS YOU CONTINUE TO PAY YOUR DUES AND ASSESSMENTS, REGARDLESS OF FIREFIGHTING STATUS. MEMBERS ARE LIMITED TO ONLY ONE (1) MEMBERSHIP TO THE DEATH BENEFIT FUND, REGARDLESS OF HOW MANY DEPARTMENTS OR COMPANIES THEY ARE A MEMBER OF.

ARTICLE II

ALL APPLICATIONS SHALL BE UPON FORMS PROVIDED BY THE DEATH BENEFIT ASSOCIATION, AND SHALL CONTAIN, BESIDES THE NAME OF THE APPLICANT, THEIR AGE, AND THEIR DESIGNATION OF THE BENEFICIARY OR BENEFICIARIES TO THE AMOUNT OF THE CERTIFICATE SHALL BE PAID, AND SHALL BEAR THE ENDORSEMENT OF THE TRUSTEE REPRESENTING THE DEPARTMENT OR COMPANY OF WHICH THE APPLICANT IS A MEMBER.

ARTICLE III

THE AFFAIRS OF THE DEATH BENEFIT FUND ASSOCIATION SHALL BE MANAGED BY A BOARD OF TRUSTEES, CONSISTING OF MEMBERS WHO HOLD CERTIFICATES IN THE DEATH BENEFIT FUND, AND ARE IN GOOD STANDING. TRUSTEES ARE TO BE ELECTED ANNUALLY FOR A PERIOD OF ONE (1) YEAR, AND ARE TO SERVE UNTIL THEIR SUCCESSORS ARE ELECTED.

ARTICLE IV

THE BOARD SHALL CONSIST OF ONE (1) TRUSTEE FROM EACH DEPARTMENT OR COMPANY, WHO IS A MEMBER OF AN ATLANTIC COUNTY FIRE DEPARTMENT OR COMPANY. SAID TRUSTEE IS TO BE A MEMBER OF THE DEATH BENEFIT ASSOCIATION.

ARTICLE V

THE TRUSTEES SHALL ELECT, FROM THEIR OWN NUMBER, FOUR OFFICERS: A PRESIDENT, A VICE-PRESIDENT, A SECRETARY/TREASURER AND AN ASSISTANT SECRETARY/TREASURER. THEY SHALL CONSTITUTE THE EXECUTIVE COMMITTEE OF THIS ORGANIZATION UPON WHOM SHALL REST THE RESPONSIBILITY FOR THE PROMPT PAYMENT OF THE CERTIFICATES IN THE EVENT OF THEM BECOMING A CLAIM BY DEATH. THEY SHALL REPORT ALL OF THEIR ACTS PROMPTLY TO THE BOARD OF TRUSTEES. THE TERM OF THESE OFFICERS SHALL BE FOR THE PERIOD OF ONE YEAR OR UNTIL THEIR SUCCESSORS ARE ELECTED.

ARTICLE VI

THE SECRETARY/TREASURER SHALL ATTEND ALL MEETINGS, KEEPING MINUTES OF THE SAME. HE OR SHE SHALL ALSO KEEP A ROLL OF MEMBERSHIP, NOTIFY THE TRUSTEES OF ASSESSMENTS FOR THEIR RESPECTIVE DEPARTMENTS OR COMPANIES, AND COLLECT THE SAME. HE OR SHE SHALL REVIEW ALL APPLICATIONS FOR MEMBERSHIP AND SHALL ADD THE SAME TO THE ROLLS, PENDING FINAL APPROVAL BY THE BOARD OF TRUSTEES. IN ADDITION, HE OR SHE SHALL SEE TO THE ISSUING OF THE PROPER BENEFIT CERTIFICATES AND OBTAIN THE PROPER SIGNATURES TO THE SAME. THE SECRETARY/ TREASURER SHALL HAVE CHARGE OF ALL MONIES AND DISPOSE OF THE SAME IN SUCH A MANNER AS THE BOARD OF TRUSTEES SHALL DIRECT. THE SECRETARY/TREASURER AND ASSISTANT SECRETARY/TREASURER SHALL BE GIVEN AN ANNUAL SALARY. THE AMOUNTS OF SAID SALARIES WILL BE DETERMINED BY THE BOARD OF TRUSTEES AT THE ANNUAL MEETING. (Revised Jul. 24, 2025)

ARTICLE VII

THE TRUSTEES SHALL RECOMMEND, ONCE A YEAR, AT THE ANNUAL MEETING OF THE DEATH BENEFIT FUND ASSOCIATION, THE AMOUNT TO BE PAID UPON ALL CERTIFICATES THAT BECOME CLAIMS UPON THIS ORGANIZATION DURING THE FOLLOWING YEAR. THE MEETING SHALL ACT UPON SAID RECOMMENDATION AND THE AMOUNT SO FIXED SHALL BE THE AMOUNT UPON SUCH CERTIFICATES FOR THE FOLLOWING YEAR. (Revised Jul. 24, 2025)

ARTICLE VIII

EVERY MEMBER OF THIS FUND SHALL PAY AN INITIATION OF TWO DOLLARS (\$2.00) AND AN INITIAL ASSESSMENT OF TWO DOLLARS (\$2.00), AN ASSESSMENT OF TWO DOLLARS (\$2.00) UPON THE DEATH OF A MEMBER, AND THEREAFTER AN ANNUAL MEMBERSHIP ASSESSMENT OF TWO DOLLARS (\$2.00).

ARTICLE IX

UPON THE DEATH OF A MEMBER AN ASSESSMENT OF TWO DOLLARS (\$2.00) SHALL BE LEVIED BY THE BOARD OF TRUSTEES. SAID ASSESSMENT SHALL BE PAID WITHIN TWELVE (12) MONTHS OF THE DATE OF CALL, UNDER THE PENALTY OF FORFEITURE OF MEMBERSHIP. WHEN A CERTIFICATE BECOMES A CLAIM, THE BENEFICIARY OR BENEFICIARIES SHALL, UPON RECEIPT OF PAYMENT, SURRENDER THE CERTIFICATE TO THE ASSOCIATION FOR CANCELLATION. THERE SHALL NEVER BE LESS THAN ONE (1) ASSESSMENT OF TWO DOLLARS (\$2.00) IN ANY YEAR BEGINNING WITH JANUARY FIRST AND ENDING DECEMBER THIRTY-FIRST. IF THERE ARE NO DEATHS IN THAT PERIOD THEN THE TRUSTEES SHALL LEVY SUCH ASSESSMENT IMMEDIATELY AFTER JANUARY FIRST, WHICH SHALL BE PAYABLE IN ADDITION TO THE MEMBERSHIP FEE.

ARTICLE X

THE RE-INSTatement OF A FORFEITED MEMBERSHIP SHALL BE AT THE DISCRETION OF THE BOARD OF TRUSTEES.

ARTICLE XI

UPON THE DEATH OF A MEMBER DULY CERTIFIED, THE SECRETARY/TREASURER SHALL PAY TO THE BENEFICIARY OR BENEFICIARIES SUCH SUM OF MONEY AS HAS BEEN FIXED UPON BY THE LAST ANNUAL MEETING. IN FEBRUARY AND AUGUST NOTICE SHALL BE GIVEN OF ASSESSMENTS TO ALL TRUSTEES. IF BENEFICIARY, OR BENEFICIARIES, PREDECEASE THE MEMBER OR ARE UNREACHABLE VIA CONVENTIONAL MEANS, THEN THE TRUSTEE OF THEIR DEPARTMENT SHALL BE TASKED WITH IDENTIFYING THE APPROPRIATE NEXT OF KIN, CAREGIVER, OR ESTATE TO BE PAID. (Revised Jan. 26, 2023) (Revised Jul. 24, 2025)

ARTICLE XII

THERE SHALL BE FOUR (4) REGULAR MEETINGS OF THIS ORGANIZATION EACH YEAR, MEETINGS SHALL BE IN FEBRUARY, MAY, AUGUST, AND NOVEMBER. THE FEBRUARY MEETING SHALL BE CHOSEN TO BE KNOWN AS THE ANNUAL MEETING, AT WHICH TIME THE OFFICERS SHALL BE CHOSEN BY THE TRUSTEES, REPORTS MADE, ACCOUNTS AUDITED, AND OTHER BUSINESS OF ANY NATURE TRANSACTED, INCLUDING PAYMENT OF ANNUAL EXPENSES. THERE SHALL ALSO BE AS MANY OTHER MEETINGS AS THE BOARD OF TRUSTEES SHALL DEEM TO BE NECESSARY. (Revised Jul. 24, 2025)

ARTICLE XIII

THIS FUND MAY BE ADDED TO BY CONTRIBUTIONS, ON THE PART INDIVIDUALS, FIRE COMPANIES, MUNICIPALITIES, AND THE PUBLIC AT LARGE, OR BY ANY OTHER LEGITIMATE METHODS THAT THIS ORGANIZATION MAY DEEM DESIRABLE.

ARTICLE XIV

THE PROVISION IS DEEMED NECESSARY THAT A MEMBER IN GOOD STANDING, ONCE TAKEN INTO THIS ORGANIZATION, SHALL ALWAYS REMAIN A MEMBER IN GOOD STANDING, CONDITIONED ONLY UPON FAILURE TO PAY THE ASSESSMENTS AND ANNUAL DUES LEVIED TO MAINTAIN THIS FUND. A MEMBER IN GOOD STANDING SHALL BE DEFINED AS, A MEMBER WHO'S ASSESSMENTS AND ANNUAL DUES ARE PAID IN FULL WITHIN TWELVE (12) MONTHS OF NOTICE.

ARTICLE XV

EACH CERTIFICATE AND ASSESSMENT SHALL BE NUMBERED CONSECUTIVELY AS ISSUED AND SIGNED BY THE SECRETARY/TREASURER AND ANY OTHER OFFICER.

ARTICLE XVI

THESE BY-LAWS MAY BE ALTERED OR AMENDED FROM TIME TO TIME UPON RECOMMENDATION OF THE BOARD OF TRUSTEES, PROVIDED SIX (6) MONTHS WRITTEN NOTICE HAS BEEN GIVEN. SUCH RECOMMENDATIONS MUST BE SUPPORTED OR APPROVED BY A TWO-THIRDS MAJORITY VOTE OF THE TRUSTEES IN ATTENDANCE.

ARTICLE XVII

THE USUAL RULES OF PARLIAMENTARY PRACTICE SHALL PREVAIL AT ALL MEETINGS.

ARTICLE XVIII

ORDER OF BUSINESS OF THE MEETINGS OF THIS FUND ASSOCIATION SHALL BE AS FOLLOWS:

ORDER OF BUSINESS

1. ROLL CALL FOR TRUSTEES.
2. ANNOUNCEMENT OF DEATHS.
3. READING OF MINUTES OF PREVIOUS MEETING.
4. REPORT OF TRUSTEES
5. REPORT OF OFFICERS AND TREASURER.
6. RECOMMENDATION OF AMOUNTS TO BE PAID ON CERTIFICATES.
7. ANYTHING TO BE OFFERED FOR THE GOOD OF THE ORGANIZATION.
8. PAYMENT OF BILLS.
9. PAYMENT OF ASSESSMENTS, MEMBERSHIP FEES AND OTHER MATTERS.

ARTICLE XIX

UPON DISSOLUTION OF THIS ASSOCIATION, ALL ASSETS SHALL BE DISTRIBUTED EVENLY AMONGST THE MEMBERS IN GOOD STANDING, WITH ALL ASSESSMENTS PAID, AT THE TIME OF DISSOLUTION. (Adopted Jan. 22, 2015)