

RULES AND REGULATIONS Revised April 2010

The following Rules and Regulations are hereby adopted for the mutual protection of every burial right purchaser by Williamsburg Memorial Park, Incorporated. All property owners and persons within this cemetery shall be subject to these Rules and Regulations and additions and amendments adopted from time to time.

When the words "cemetery" or "corporation" are used herein, they refer to the appropriate cemetery in the context of the rule to be applied, the corporation owning or operating the same. Any reference to these Rules and Regulations in a contrast, deed, or certificate of ownership to a burial right shall have the same force and effect as if set forth in full therein.

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Section 1: Definitions

1(a) Cemetery

The term "cemetery" means a burial park for earth interment, a mausoleum for vault or crypt entombment, a columbarium or urn garden for placement of cremated remains, or a combination of the same.

1(b) Lot, Burial Right, and Burial Space

The terms "lot", "burial right", or "burial space" shall be used interchangeably and shall apply with like effect to one or more than one adjoining burial right, crypt, or inurnment space.

1(c) Interment

The term "interment" means disposition of the remains of a deceased person by burial, entombment, or inurnment.

1(d) Inurnment

The term "inurnment" means placing cremated remains in an urn and placing it in a columbarium, urn garden, or niche.

1(e) Memorial

The term "memorial" means a marker, headstone, or private mausoleum for family or individual use and also means an urn or crypt nameplate for an inurnment location.

1(f) Corporation

The term "corporation" means Williamsburg Memorial Park, Incorporated.

1(g) Casket

A "casket" is a rigid container which is designed for the encasement and interment of human remains, and which has handles or other construction, which allow it to be moved from place to place manually. A casket shall be able of supporting its contents when resting on two supports no more than six (6) inches from its ends.

1(h) Suitable Container

A "suitable container" is a rigid, opaque container, which is designed for the encasement, pending cremation, of human remains, when a casket is not used. A "suitable container" shall be sufficiently rigid to allow one person to insert it into a cremation chamber or to allow it to be supported on a standard lowering device.

1(i) Outer Container

An "outer container" is any unit which conforms to the requirements of Rule 1(h) and which appears on the "approved" list maintained by the corporation.



Section 2: General Restrictions

2(a) Admission to Cemetery

The cemetery grounds are private and the right is reserved by the corporation to refuse admission to anyone not a lot owner and to refuse the use of the cemetery facilities to any person.

2(b) Conduct Within Cemetery and Liability for Injury

Persons within the cemetery grounds shall use only avenues, walks, alleys, and roads, which have been surfaced for travel and shall not walk on grass unless that is the only way to reach a lot. The corporation shall not be liable to any person for injuries sustained while within any portion of the cemetery.

2(c) Automobiles and Other Means of Transportation

Automobiles or other licensed, motorized vehicles shall observe a reasonable speed given the nature and the purpose of the Park and must be kept on the right-hand side of the cemetery roadway. Licensed motorized vehicles are not permitted to park or to come to a stop near an open lot, except during attendance to a funeral. Licensed motorized vehicles are not permitted to park or drive on the grass at any time. Bicycles, skateboards, scooters, roller skates, roller blades, or sleds are forbidden in the cemetery at any time.

2(d) Peddling or Soliciting

Peddling of flowers and plants or soliciting the sale of any commodity except by employees of the corporation is not permitted within cemetery grounds.

2(e) Signs

No signs, notices, or advertisements of any kind shall be allowed in the cemetery unless placed by the corporation.

2(f) Unattended Children

No Children are permitted within the cemetery unless attended by an adult responsible for their conduct. They shall not run over the burial rights. Dogs or other animals shall not be allowed to run at large inside the cemetery.

2(g) Authority of the Manager

The manager is empowered to enforce all Rules and Regulations and to exclude from the cemetery any person violating the same. The manager shall have charge of the grounds and buildings and at all times shall have supervision and control of all persons in the cemetery, including the conduct of funerals, traffic, employees, burial right owners and visitors.



Section 3: Record of Lots and Burials

Records of burial right owners and interments are kept at the cemetery office. No person will be recognized as owner or part owner of a burial right unless his name appears upon the records of the corporation as such.

Section 4: Endowment Care of Burial Right

4(a) Endowment Care of Lot

The corporation has created an Endowment Care Fund in accordance with the statues of the State of Virginia. The term "Endowment Care", used in reference to a burial right, means the cutting of grass upon said lot at reasonable intervals.

4(b) Endowment Care of Mausoleum or Columbarium

The term "Endowment Care" used in reference to a mausoleum or columbarium means the cleaning and sweeping of the building at reasonable intervals, the replacement of broken glass and making repairs caused by ordinary wear.

4(c) Endowment Care Exclusions

The term "Endowment Care" shall not include any of the following: cleaning, maintenance, repair or replacement of any memorials placed or erected upon burial rights; trimming around memorials; planting of flowers or ornamental plants; maintenance or doing any special or unusual work in the cemetery; reconstruction of any marble, granite, bronze, or concrete work in the cemetery or of any buildings or structures, to restore or repair damage caused by the elements, an act of nature, common enemy thieves, vandals, malicious mischief ,riots, orders of any military or civil authority, whether the damage be direct or indirect. The corporation may use income received from an Endowment Care Fund for the above purposes if, in its judgment, it is advisable to do so.

4(d) Investment of Care Funds

The funds received for Endowment Care shall be held in trust and invested as provided in the statues of the State of Virginia.

4(e) Expenditures Limited to Income

Endowment Care, whether applied to lots, burial rights, crypts, niches, or to any space within the confines of the cemetery shall be limited to the net income received from the investment of the Endowment Care Funds.



4(f) Deposit of Endowment Care Funds

Endowment Care Funds may be deposited with other funds of like character, but in no case shall their deposit be construed as a contract to care for any individual property or space other than as defined above.

4(g) Trustees to Direct Expenditures

Income from Endowment Care Funds shall be expended by the Trustees of the corporation in such manner as will, in their judgment, be most advantageous to the lot owners as a group, and in accordance with the laws of the state applicable to such expenditure.

4(h) Special Care

"Special Care" shall include only those specific services, set forth in special care agreements with burial right owners. It may include any purpose or use not inconsistent with the purpose for which the cemetery was established or is being maintained. Special Care funds may be invested with Endowment Care Funds.

4(i) Memorials or Markers

All memorials installed in the cemetery shall require a payment be made, based on the square inches of the memorial, to the Bronze Memorial Care Fund. The use of this Fund shall be to provide funds to be used for maintenance of memorials.

Section 5: Transfer, Assignment, or Re-Registration

5(a) Consent of Corporations

No transfer, assignment, or re-registration of any burial right, or interest therein, shall be valid without the written consent of the corporation, duly endorsed and entered on the corporation's books.

5(b) Outstanding Indebtedness

The corporation may refuse to consent to a transfer, assignment, or re-registration if there is any indebtedness due the corporation in connection with interment in or purchase of the burial right.

5(c) Charges

The required fee must be paid before any change of ownership will be endorsed or entered on the corporation's books.



5(d) Resale of Burial Rights

At the request of the owner(s), the Park may, but is not required to, repurchase the rights to two (2) or more adjacent burial spaces in Sections 1 or 2 at the original sale price or fifty (50) percent of the current sale price of the similar rights, whichever is greater.

5(e) Purchase of Burial rights

Any one person or group of persons with common interest must receive approval from the Board Of Directors; prior to the acceptance of a completed and funded contract, authorization to purchase more that sixteen gravesites within a one year time period.

Section 6: Evidence of Ownership

6(a) Document of Ownership

Upon receipt of full payment for a burial right, the corporation will issue an appropriate document evidencing the ownership thereof.

6(b) Lost Documents

A lost or destroyed document evidencing ownership will not be replaced with a new document. As an alternative, a certificate setting forth the recorded ownership will be issued on payment of the current fee thereof.

Section 7: Notification of Change in Address of Burial Right Owner

The burial right owner shall notify the corporation of any change in his post office address. Notice sent to a burial right owner at the last address on file in the corporation office shall be sufficient and acceptable for all purposes.

Section 8: Protection Against Loss

8(c) The corporation shall take reasonable precautions to protect burial right owners and the property rights of burial right owners within the cemetery from loss or damage. It shall have the right to maintain guards if in its discretion it deems it necessary, but it is under no legal obligation to do so. Whether or not guards are used, the corporation disclaims all responsibility for loss or damages from causes beyond its reasonable control, and especially from damage by the elements, an act of Nature, a common enemy, thieves, vandals, malicious mischief makers, explosions, unavoidable accidents, invasions, insurrection, riots, or order of the military or civil authority, whether the damage be direct or indirect.



8(d) Subject to Legal Authorities

All interments, disinterments and removals are made subject to the orders and laws of the properly constituted authorities and to these Rules and Regulations.

8(e) Time and Charges

All interments, disinterments, and removals must be at the time, in the manner and upon payment of charges fixed by the corporation.

8(f) Holidays

No interments, disinterments or removals shall be permitted on Sundays, or on New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, or Christmas, except by written permission of the corporation.

8(g) Notice

The right is reserved by the corporation to require twenty-four (24) hours' notice of any interment, and at least one (1) week's notice of any disinterment or removal.

8(h) Application for Interment

The corporation reserves the right to refuse interment or disinterment in any burial right, and refuse to open any burial right for any purpose, except on written application of the burial right owners of record on the forms provided by the corporation and filed in the office of the corporation.

8(i) Requirements for Use and Installation of Outer Containers

Every earth interment shall be enclosed in a concrete box, concrete vault, or outer container of other suitable material. No urn shall be interred into a burial without a suitable vault.

Section 9: Standards

9(a) Structural Design and Strength

- The container must test favorably at a strength level sufficient to withstand a static load of 5,000 pounds per square foot, applied to the top surface. Such load may not produce a deflection of more than ½" on the top surface, nor more than 1" on the sidewalls. The container must have enough impact strength that a glancing blow from a backhoe, shovel or tamper will not fracture it.
- There are no specific standards on weight, but design should incorporate the necessary structural strength at the minimum achievable weight.



• Design should be such that the maximum perimeter dimension is at the bottom of the container so as to preclude any problem of voids in the backfilling of the lot.

9(b) Dimensions

- Outside dimensions should not exceed 94" in length and 35" in width for the regular manufacturing standard. Where a casket will be placed inside, the height should provide a 26" inside clearance but limited to the least possible exterior height to achieve this.
- Concrete outer container wall thickness should be the possible minimum, consistent with the strength requirements previously stated. The outer dimensions of the container are limited to the dimensions stated above, and inner dimensions must be sufficient to permit use of practically all caskets.
- Special sizes are necessary from time to time, either to accommodate a very narrow excavation situation, or to accommodate a singularly oversized burial. In these cases, all standards except those pertaining to dimensions must be met. The cemetery office must be notified as soon as possible in this event with the exact outside dimensions of the container.

9(c) Material

- Material used in the construction of a burial container must be impervious to the destructive actions of the natural elements contained in the soil which can range from extremely acidic to extremely alkaline conditions. Accelerated tests, designed to simulate fifty years of earthen burial are acceptable in determining the capacity of various material to withstand soil conditions. The test must be conducted by a recognized independent laboratory, with a copy of the test results provided to the corporation.
- Approved outer containers of reinforced concrete do not require time acceleration tests since long
 and extensive experiences have provided direct operational data. New concrete containers submitted for approval must simply meet the above standards drawn from this experience.
- Concrete used in outer containers must meet American Concrete Institute standards for reinforced concrete curing.



9(d) Operational Requirements

- Because of the weight and strains involved in lifting, lowering, and handling vaults, boxes or other outside containers, there must be adherence to strict safety and handling precautions. Outer containers must be so constructed and designed as not to separate or be damaged by the various sling and lift devices used. Outer containers, which depend on sealants for structural rigidity, must be sufficiently cured, bonded, or otherwise secured prior to delivery to the cemetery. In no case can the cemetery accept outer containers that cannot be sealed from the ground surface.
- Outer containers are handled by means of chains, straps, or cables passed around and/or under the
 unit. Outer containers, which would be damaged by such handling techniques, are not acceptable
 unless specific arrangements have been made with the cemetery office in the case of each interment.
- Unsealed outer containers require two, 1" diameter holes in the container bottom in order that water from condensation or seepage can ultimately be reabsorbed into the ground.
- Lid handles must allow enough clearance to accommodate lifting hooks of 1" in diameter.

9(e) Procedure for Approval

Request for approval of new outer containers must be made to the corporation. General information and specifications of the container must be submitted. The corporation will review material submitted and recommend test service facilities, although manufacturers may use any recognized testing laboratory. Test results must be transmitted to the corporation and approved prior to acceptance of any outer container for interment purposes.

9(f) Authorization for Interment or Disinterment

Where multiple ownership of a burial right exists, the corporation reserves the right to make an interment of any member of the immediate family of any one of such burial right owners upon written authorization of only one of such owners. No other person may be interred in any burial right without the written consent of all those owners of the burial right who are recorded as such on the books of the corporation. Disinterment requires the written authorization of all living owners of the burial right. If all owners are deceased, then the closest living relative of the person to be disinterred shall be empowered to make this authorization.



9(g) Location of Interment Space

When instructions regarding the location of an interment space in a burial right cannot be obtained, or are indefinite, or when for any reason the interment space cannot be opened when specified, the manager may open such a space in the burial right as he deems best and proper, so as not to delay the funeral. The corporation shall not be liable for damages for any errors under such circumstances.

9(h) Interment Orders by Telephone

The corporation shall not be responsible for any order given by telephone, or for any mistake occurring from want of precise and proper written instructions as to the particular space, size, and location in a burial right where interment is desired.

9(i) Correction of Errors

The corporation reserves the right to correct errors by it in making interments, disinterments, or removals, or errors in the description, transfer or conveyance of any interment property, either by canceling such conveyance and conveying in lieu thereof other reasonably equivalent property selected by the corporation or, in its discretion, by refunding the amount of money paid on account of the purchase. In the event the error shall involve the interment of the remains of any person in such property, the corporation reserves and shall have the right to remove and re-enter the remains in the property conveyed in lieu thereof. The corporation shall have the right to correct any errors involving placing an improper inscription, including incorrect name or date, either on a memorial or on a container for cremated remains. The corporation shall not be liable in damages to any person for any such inadvertent error committed by it.

9(j) Delay in Interment

The corporation shall not be liable for delay in the interment of a body where objection of the interment has been made, or where it is not complaint with the Rules and Regulations. The corporation reserves the right, under such circumstances, to place the body in a receiving vault until all rights of all interested parties have been determined. The corporation shall be under no duty to recognize any objection to interment unless it is in writing and filed in the corporation office.

9(k) Interment Permit and Identify

The corporation shall not be responsible for obtaining the required permit, or for establishing the identity of the person sought to be interred.



9(1) Rights Prior to Payment

No interment shall be permitted in, or memorial placed in or allowed to remain on, property where any indebtedness is due the cemetery except by written consent of the corporation. If such consent is given, any interments or memorials placed in or on said property shall be temporary. A promissory note shall not be considered payment, and no right shall be acquired by the burial right purchaser by an interment until the right of such property, including contribution to the Endowment Care Fund, is fully paid in cash including principle and interest. If the purchaser of the property fails any payment within 30 days after the same is due, the corporation may re-enter said property and all interest in the burial right of any persons other than the corporation shall terminate. The corporation thereupon shall be released from all obligations of sale and may retain such payments that have been made toward the purchase as liquidated damages. The corporation reserves the right and shall have the right at any time after re-entry, without notice, to cremate or to remove to single burial rights chosen by the corporation, the remains then interred in said property. The corporation shall have the further right to remove any memorial that has been placed on said property.

9(m) Multiple Interment

The remains of no more than one person shall be interred in one burial right, vault, crypts or inurnment space, except inurnment of cremains made known before the first interment and after payment of the current fee thereof. No burial may contain more than two urns of cremated remains.

9(n) Interment Restrictions

None but human remains may be interred within the cemetery. The remains of a deceased person will not be acceptable for burial unless encased in a "casket" as defined in 1(g) or for cremation unless encased in a "casket" or "suitable container" as defined in 1(h).

9(o) Opening of a Casket

Once a casket containing remains is within the boundaries of the cemetery, the corporation reserves the right to refuse permission to all persons to open the casket or to touch the remains without consent of the legal representative of the deceased or a court order.

9(p) Removal for Profits

Removal of the remains by the heirs so that a burial right may be sold for profit, or removal contrary to the expression or implied wish of the original burial right owner is prohibited.

9(q) Care in Removal

The corporation shall exercise all reasonable care in making a removal, but it shall not be liable for damage incurred in a removal to any casket or burial case or the contents thereof.



9(r) Embalming or Other Preparation to Entombment in a Mausoleum

Prior to the entombment, every human's remains must be in a sealed casket and shall be properly embalmed or otherwise adequately prepared in order to preserve the attractive atmosphere and sanitation of the mausoleums. The cemetery shall have the right to take such corrective action as it may deem necessary including introduction of chemical compounds, opening and resealing crypts, etc., where this standard has not been met.

Section 10: Service Charges and Past Indebtedness

10(a) Payment of Service Charges

The charges for cemetery service shall be paid prior to or at the time of the issuance of the order of interment or disinterment and removal.

10(b) Lien for Past Due Indebtedness

Any indebtedness due to the corporation which is past due and which arose from burial charges covering interment in a burial right, for monument foundations, or for any other service or supplies, shall constitute a lien in favor of the corporation against any unused portion of such burial right.

Section 11: Work Within Cemetery

11(a) Work to be Done by Corporation

All grading, landscape work, and improvements of any kind, and all care of burial rights shall be done by the corporation. All trees, shrubs, and herbage of any kind shall be planted, trimmed, cut or removed only by the corporation. All opening and closing of burial rights and all interments and removals shall be effected only by the corporation.

11(b) Improvements and Alterations

All improvements and alterations of individual property in the cemetery shall be under the direction of and subject to the consent and approval of the Manager; and should they be made without the Manager's written consent or, in any event, if in the Managers judgment they become inappropriate or unsightly, the Manager shall have the right to remove, alter or change such improvements or alterations at the expense of the burial right owner.



Section 12: Platting and Re-platting

12(a) Driveway Not Public

Driveways, walks and similar improvements in the cemetery are not for the public use, but for the use of the lot owners of said cemetery under restrictions and regulations established by corporation.

12(b) Right to Re-plat, Re-grade and Use Property

All lots are marked with corner and number markers defining the lot to correspond with the cemetery plat. The right to enlarge, reduces, re-plat or change the boundaries or grading of the cemetery, or any part thereof, from time to time, including the right to modify, change locations, remove or re-grade roads, drives, paths, walkways or any part thereof, is expressly reserved to the corporation. The right to use cemetery property not sold to individual burial owners for cemetery purposes of or for anything necessary, incidental or convenient thereto, is also reserved to the corporation. The corporation reserves to itself, and to those lawfully entitled thereto, a perpetual right of ingress and egress over burial rights for the purpose of passage to and from other burial rights.

12(c) Right to Roadways

No easement or right of interment is granted to any lot owner in any road, drive, alley, or walk within the cemetery, but such road, drive, alley, or walk may be used as a means of access to lots or buildings as long as the corporation devotes it to that purpose.

Section 13: Decoration of Burial Rights

13(a) Floral Regulations

No planting is permitted on any lot except by permission of the corporation after payment in full of the Endowment Care contribution for the lot. No flower receptacles may be placed on any burial right or in any mausoleum unless material, size and design are approved by the corporation. The corporation shall have authority to remove all floral designs, flowers, trees, shrubs, plants or herbage of any kind from the cemetery when, in the judgment of the Manager, they become unsightly, dangerous, detrimental, diseased or when they do not conform to the standards maintained by the corporation. The corporation shall not be liable for lost, misplaced, or broken flower vases. The corporation reserves the right to regulate the method of decorating burial rights so that a uniform beauty may be maintained. Placing of wreaths, potted plants, baskets or other similar decorations on burial rights will be permissible on Easter, Memorial Day, and for the month of December until January 5th for Christmas time. At no time may glass containers be used, wires stuck into the ground or holes dug in the turf. The corporation reserves the right to prevent the removal by other persons of any flowers, floral designs, trees, shrubs, plants or herbage of any kind.



13(b) Care of Trees and Shrubs

No person shall remove any part of any trees or shrub in the cemetery whether on his lot or not. On request, the Manager will arrange for necessary pruning of trees and shrubs on property owned by the cemetery.

13(c) Prohibited Ornaments

The placing upon burial rights of boxes, rubs, shells, toys, metal designs, ornaments, chairs, settees, vases, glass jars, tins, iron or earthenware jars or jugs, and similar articles is not permitted by anyone other than the corporation. The corporation may remove the same.

13(d) Crypt Embellishments Subject to Approval

All fittings, adornments, plates, inscriptions, or arrangements of any crypt are subject to the approval and control of the corporation.

13(e) Ornaments Prohibited in Mausoleums and Columbarium

Unauthorized photographs, souvenirs, wreaths, flags, or other emblems are prohibited in the mausoleums and columbarium. If placed therein, they may be removed by the corporation. Flowers may at anytime be placed in the permitted and authorized vase that can be obtained for the crypt plate.

Section 14: Receiving Crypts

14(a) Temporary Use

Two designated crypts are available for temporary entombment due to severe weather conditions.

14(b) Poorly Preserved Remains

The corporation reserves the right, without notice, to remove from its crypts at once and to cremate or inter any remains not in a good state of preservation or when the condition of the remains renders their cremation or interment necessary.

Section 15: Construction Rights Reserved

The corporation reserves to itself with full power to assign the same or any portion thereof, the right at any time to construct, maintain, and operate within the cemetery any permanent or temporary structures incidental to the preparation and disposal of human remains.



Section 16: Legal Agreement

16(a) Instruments Constituting Agreement

The deed or certificate of ownership, these Rules and Regulations and any amendments thereto, and any agreement for special care shall be the entire agreement among the corporation and each burial right owner. The statement of any sales agent, or any other person, shall in no way bind the corporation.

16(b) Limited Rights

Ownership of any burial right carries only the rights of interment, disinterment, embellishment and maintenance in conformity with these Rules and Regulations.

Section 17: Rules Governing Memorials

17(a) Requirements

Size, type, and other features or embellishments of memorials are changed from time to time. Current requirements are available at the cemetery office.

17(b) Foundations and Settings

Construction of all foundations for memorials and all settings of the same shall be done by the corporation at its established rate. The corporation shall establish and maintain uniform standards and specifications for the installation of all memorials to preserve the beauty of the cemetery, insure the permanence of the installation and minimize care costs. All memorials shall be installed in conformity with those specifications.

- 17(c) Only one burial right memorial will be permitted on one burial right space. No memorial may be set to embrace two or more burial right spaces except a companion or a family memorial; nor shall more than one family name be permitted on any memorial unless approved, in writing, by the corporation at the time of the sale of the interment right. All memorials shall be set up on uniform lines, in such manner, and of such material as prescribed by the corporation to conform to the general plan of the Memorial Gardens, except in the case of twenty (20) or more burial rights purchased by groups.
- 17(d) The corporation will permit only the use of Bronze Urns or Vases, selected through the corporation or approved by the corporation, and they shall be contained in their own receptacle when not in use, the base of which shall be a foundation installed by the corporation.



- 17(e) The marking of each lot, burial right or burial rights, except as hereinafter provided, is restricted and limited to flat bronze tablets, with vases, set flush with the turf, and of such dimensions, materials, finish and construction as designated by the corporation. Written approval by the corporation must be secured before any marker or memorial may be delivered to the Memorial Gardens for installation.
- 17(f) To preserve the uniform beauty, all bronze markers and memorials must meet the following specifications: Each casting shall be true, free from all weakening defects of any character, and also free from minor defects and imperfections which would be visible from a distance of three (3) feet. All exposed surfaces must be smooth; no sand-like roughness will be permitted. All letters, numerals, ornamentations and insignias must be hand chased, finely buffed and highlighted. Backgrounds shall be finished in authorized colors by the cemetery, through the formation of cuprious oxide and cupric oxide on the background surface. No sulphide, golden antimony, liver of sulphur, painted, nor pigmented lacquer finishes will be permitted except upon—written consent of the corporation.
- 17(g) Each memorial shall be cast with integral bosses on the back in locations specified by the corporation. These bosses shall be drilled and tapped to receive 3/8" diameter anchor lugs of brass or bronze from 4" to 6" in length, these anchor lugs to be supplied to the corporation with the memorial.
- 17(h) All owners or anyone dully authorized to act for or in behalf of an owner, before ordering any memorial, must secure from the corporation written approval of design, size, and lettering style.
- 17(i) All bases for memorials must be of size and material as to be determined by the corporation.
- 17(j) Removal

No one shall remove any memorial from the cemetery without the written permission of the corporation.

Section 18: Exceptions and Amendments

18(a) Exceptions

Special cases may arise in which the literal enforcement of a rule would impose unnecessary hardship. The corporation reserves the right, without notice, to make exceptions, suspensions or modifications in any rule when the same appears advisable and such exceptions, suspensions, or modifications shall in no way be constructed as affecting the general application of such rule.

18(b) Amendments

The corporation expressly reserves the right to at any time adopt new Rules and Regulations, or to amend or repel any portion of these Rules and Regulations.