

106521

5560

Lower Columbia Fire Relief Association

P. OF H.



OF OREGON

WHEREAS, Cyrus H. Walker of Albany Oregon has become a member of the LOWER COLUMBIA FIRE RELIEF ASSOCIATION, and paid the sum of One and 4/10 DOLLARS to J. H. Dawson one of the Directors, and bound himself to pay his ratable proportion of all assessments made for loss or damage by fire or lightning in accordance with the Constitution and By-Laws thereof, during the continuance of this Certificate. The

LOWER COLUMBIA FIRE RELIEF ASSOCIATION do insure the said Cyrus H. Walker against loss or damage by fire or lightning to the amount of Five hundred and sixty Dollars, on the following property, as described in the application and survey, bearing even number herewith, which is hereby referred to as forming a part of this agreement:

Provided, any person who fails to pay his assessment within sixty days after being notified, his insurance shall be null and void until such assessment is paid

\$ <u>360</u> — On Dwelling House.	\$ _____ On Barn No. 1.
\$ <u>200</u> — On Household Furniture therein:	\$ _____ On _____
\$ _____ On Wearing Apparel therein.	\$ _____ On _____
\$ _____ On Provisions therein.	\$ _____ On _____
\$ _____ On Library.	\$ _____ On _____ Horses.
\$ _____ On Sewing Machine.	\$ _____ On _____ Cattle.
\$ _____ On Tenant House:	\$ _____ On Carriages and Harness:
\$ _____ On _____	\$ _____ On Reapers and Mowers.
\$ _____ On _____	\$ _____ On Farm Implements.
\$ _____ On _____	\$ _____ On _____
\$ _____ On _____	\$ _____ On _____
\$ _____ On _____	\$ _____ On _____

Total: 5560

And said Association do hereby Promise and Agree to make good with said Member, or his Legal representatives, all such loss or damage, not exceeding the sum named, as shall happen by Fire or Lightning to the property above specified, during the TERM OF

THREE YEARS from the Tenth day of September, 1910, at 12 o'clock noon

to the Tenth day of September, 1913, at 12 o'clock noon; and said loss shall be paid within sixty days after due notice and proof shall have been received by the Secretary of the Association.

IN WITNESS WHEREOF, the Lower Columbia Fire Relief Association has caused these Presents to be signed by their President

and attested by their Secretary this 12th day of Sept, 1910.

W. W. ...

SECRETARY

A. F. Miller

PRESIDENT

The Lower Columbia Fire Relief Association hereby consents that the interest of _____

in the within Certificate be assigned to _____ of _____ subject, nevertheless, to all the conditions therein contained.

19 _____

SECRETARY

For Value Received _____ hereby transfers, assigns and sets over unto _____ and

assigns, all _____ right, title and interest in this Certificate of Insurance, and all advantages to be derived therefrom.

WITNESS my hand and seal _____ day of _____ 19 _____

Signed and delivered in presence of _____

[L. S.]

CONSTITUTION AND BY-LAWS

— of the —

Lower Columbia Fire Relief Association

ORGANIZED AUGUST 14, 1885

Constitution

WHEREAS, Co-operation for mutual benefit and protection is an economical mode of doing business, and the present rates of insurance against loss by fire are higher than necessary, we hereby mutually agree for the purpose of effecting insurance of our property, that we pay such proportionate sums as shall be necessary therefor; and for the purpose of mutually binding ourselves to such agreement, we each subscribe the following Constitution and By-Laws:

ARTICLE I.

SECTION 1. The name of this Association shall be the "Lower Columbia Fire Relief Association."

SEC. 2. The business of this Association shall be confined to the State of Oregon.

ARTICLE II.

SECTION 1. Every person to become a member thereof, in addition to complying with its By-Laws, must be a Patron in good standing.

ARTICLE III.

SECTION 1. The officers shall consist of a President, a Vice-President, Secretary, Treasurer, and a Board of Directors.

ARTICLE IV.

SECTION 1. The territory named in Article I, Section 2, may be divided into ten districts, numbered respectively from one to ten. Each district shall consist of one or more adjoining counties or parts thereof. When a new district is formed the President of the Board shall order a special election to elect a Director for said district, and in case of a vacancy in the Board of Directors occurring by death or from any other cause, the President shall have power to fill such vacancy by appointment, during intervals between meetings of the Board of Directors.

SEC. 2. Each district shall be entitled to elect one Director as follows: All persons in the district holding certificates for insurance, or accepted applications for insurance in this Association, may meet at such place in the district as the Directors shall designate, between the first and twentieth day of December of each year, and shall be entitled to cast one vote in person or by proxy, and it shall be requisite that one-fourth of the property insured in this Association in the district be represented to constitute a quorum for the election of Director, and they shall report the result within three days to the Secretary of the Association.

SEC. 3. The term of a certificate shall be three years, and be in force from and after its approval by the Director of that district.

SEC. 4. The Directors in the first five of the districts shall be elected for one year, and the other five for two years, and each subsequent year there shall be five Directors elected. Directors shall hold office two years, or until their successors are elected and duly qualified.

ARTICLE V.

SECTION 1. The Board of Directors shall meet annually at such time and place as the President may designate, within fifty days after the election of Directors, and elect from their number a President and Vice-President. They shall also elect a Treasurer and Secretary. These two officers, if not Directors, shall not be entitled to vote. A majority of the ballots shall be required to elect, and a majority of the Directors shall constitute a quorum; a less number shall not elect officers, but may adjourn from time to time to a period not later than one month, until a quorum is had.

the Board, to appoint committees in cases in which special provisions are not otherwise made, and perform all other duties properly attaching to the office of President in deliberate bodies. The Vice-President shall, in the absence or incapacity of the President, discharge the duties of the President.

ARTICLE X.

SECTION 1. The Secretary shall keep the accounts of the Association, attend to its correspondence, preserve the records, attend to the meetings of the Board and keep the minutes thereof, make and collect all assessments ordered by the Board, and perform such clerical duties as may be assigned him by the Board, including the drawing and issuing of certificates of insurance. He shall receive all moneys paid to the Association, and pay them over to the Treasurer at such intervals of time as the Board of Directors may require, and shall give bonds in such sum as the Board of Directors may consider necessary.

ARTICLE XI.

SECTION 1. The Treasurer shall have custody of the funds of the Association, subject to the regulations established thereof by the Board of Directors, and shall pay them out only on the draft of the President, countersigned by the Secretary, to which shall be attached the seal of the Association. He shall preserve all vouchers, orders and papers, and turn them over to his successor, when qualified to receive the same, together with all money or property of the Association remaining in his charge. He shall execute a bond for the faithful performance of the duties of the office, in such sum as may be fixed by the Board of Directors.

ARTICLE XII.

SECTION 1. The Board of Directors shall have management of the affairs of the Association, and be its authorized agents. They shall have power to accept or reject fire risks, to annul certificates, to adjust payment of losses and levy assessments to pay the same, to invest the funds of the Association, and to transact all business for which the Association is formed.

SEC. 2. The Board of Directors may annul any certificate for any of the following causes:

1st. For any fraud prejudicial to the Association on the part of any member in obtaining such certificate.

2d. On account of any change in the condition or situation of the property whereby its risk has been increased.

3d. For acts of negligence suffered or persisted in on the part of a member in violation of the regulations of the Association.

4th. For the insolvency of a member, occurring subsequent to the date of his certificate.

5th. For the sale of the property.

6th. When a member ceases to be a Patron in good standing.

7th. Where an assessment is not paid within sixty days after due notice has been given to the holder of a certificate.

SEC. 3. In the interval between the meetings of the Board of Directors, the President and Secretary shall have full power to carry out the provisions of Sections 1 and 2.

ARTICLE XIII.

SECTION 1. Any person holding a certificate of insurance or an accepted application for such certificate in this Association is eligible to any office in the organization, and ceases to be a member of the Association either by expiration of his certificate or by the annulling of the same by the Board of Directors, or by voluntary withdrawal, as provided in the By-Laws. No person is eligible as Director, or officer, who is not a member of the Association.

ARTICLE VI.

SECTION 1. The President, Vice-President, Secretary and Treasurer shall be elected for term of one year, but each shall be entitled to serve until his successor is chosen and duly qualified.

SEC. 2. All vacancies in office shall be filled by the Board of Directors.

ARTICLE VII.

SECTION 1. The pay of the Secretary shall be fixed by the Board of Directors, and the Secretary shall not be entitled to vote thereon.

ARTICLE VIII.

SECTION 1. The Directors shall be entitled to reimbursement for all costs of travel, and expenses actually and necessarily incurred in attending to the business of the Association.

SEC. 2. The Directors shall be allowed such pay for time actually passed in attending to the business of the Association as the Board of Directors may prescribe, not, however, exceeding two dollars per day.

SEC. 3. The Directors shall not be allowed any pay for attending the annual election of Director.

SEC. 4. All bills and accounts shall be audited by the Board of Directors.

ARTICLE IX.

SECTION 1. The President shall direct and control the manner and forms of business at Directors' meetings in all cases where no specific rules are provided by the Board. He shall have power to fill all vacancies in office, to call special meetings of

By-Laws

1. All detached farm buildings with their contents, and all live stock which may be killed or damaged by fire, are insurable in this Association, subject to a decision of the Directors.

2. A hog-pen, wood-house or privy, in which no fire is kept, or building where no hay or straw is kept, is not deemed a "building" within the meaning of these By-Laws; and a milk house or other building in which fire is not kept, used for domestic purposes by the family occupying a dwelling house, shall be deemed as a part of such dwelling house for the purpose of relief; but no building used for fruit drying will be allowed within fifty feet of the building insured, and not within one hundred feet if the building be larger than eight by twelve feet. No cloth ceiling will be allowed in any building.

3. Property will be divided into six classes:

Class No. 1. Includes farm houses, barns and buildings, with their contents, when no building approaches nearer than seventy feet to the dwelling house.

Class No. 2. Includes the same kind of property in which no building approaches the dwelling nearer than fifty feet; also, buildings occupied by tenants.

Class No. 3. Includes the same kind of property in which no building approaches a dwelling nearer than thirty-five feet, also, buildings occupied by two families, and Grange Halls; also blacksmith shops, creameries run by water or animal power; also dwellings in cities belonging to Patrons when the same are not less than sixty feet from any other building; provided, that

property in cities or towns that is situated seventy or more feet from other buildings, may be given first or second class rates, at the discretion of the Director of the District.

Class No. 4. Includes Grange stores and their contents where no building approaches nearer than sixty feet to the same; also, buildings in cities belonging to Patrons occupied by tenants or two families, and hotels, also, churches, school houses and fraternal halls; provided, that a majority of the Trustees or Directors are Patrons. But any certificate for a school house or church shall be void when a majority of the Trustees and Directors cease to be Patrons; and it shall be the duty of the Board of Trustees or Directors to notify the Secretary of this Association of any change in the Board of Trustees or Directors of such property. Grange stores shall be inspected annually, at the expense of the insured, by the Director of the District or an agent appointed by him.

Class No. 5. Includes buildings belonging to Patrons in cities, used for business purposes, when the same are not less than sixty feet from any other building; also, creameries and cheese factories run by steam power under the same conditions as provided in Section 19.

Class No. 6. Includes custom grist mills; water mills, $\frac{3}{4}$ per cent.; steam mills, smokehouses and fruit dryers, 1 per cent. No rebate shall be granted for cancellation in this class.

4. Any Patron making application for insurance shall pay for the same at the following rates for the term of three years: For the first class, one-fifth of one per cent.; for second class, one-fourth of one per cent.; for third class, three-tenths of one per cent.; for fourth class, four-tenths of one per cent.; for fifth class, three-fifths of one per cent. In addition to the above charge the applicant shall pay two dollars for the survey and the certificate, which shall be payment in full for the agent's services in making the same.

5. Assessments shall be pro rata among the members with reference to the relief, and the percentage paid by them respectively.

6. No certificate will be issued for more than two-thirds of the estimated cash value of any property, and in case of loss not more than two-thirds of the actual value of the property at the time of the loss will be paid, and in no case will more than the actual loss be paid by the Association; they also reserve the right to repair or rebuild any building injured or destroyed by fire, and this Association will not be liable for loss happening by means of an invasion, insurrection, riot, or of any military or usurped power.

7. Applications for membership shall be made on the forms furnished by the Secretary and signed by the applicant, and in case there shall be any misrepresentation, suppression or omission of circumstances required by the Association, increasing the hazard of the property therein described, it shall render void any certificate issued upon such application. Application of a Director shall be made to another Director or an agent of the Association, said application to be approved by the President.

8. If the property of a member of this Association shall be rendered more hazardous by any means, such member shall immediately give notice in writing to the Secretary, and the Directors may then elect to continue the certificate upon such terms as they shall decide, or may cancel the certificate and return the ratable portion of the per cent. for the unexpired time of his term; and if a member shall omit in such case to give the notice then such certificate shall be void.

9. In case of loss, damage or exposure to loss or damage by fire, it shall be the duty of the member to use his best exertions to preserve the property.

at any time, whenever they deem it for the interest of the Association. All certificates issued by this Association shall be signed by the President and Secretary.

15. The Association requires of its members strict conformity to the following regulations: To give true information to the questions embraced in the form of application to be furnished; to adjust all stoves so as not to come in contact with wood or any combustible material; stovepipes in passing through a floor or ceiling to be secured by passing through stone, brick or metal tubes; and stovepipes entering a chimney through an upper room or garret shall be well secured by wire fastenings; ashes, if kept in wood, shall be kept fifty feet from any building; if in the cellar, to be properly secured in stone, brick or iron; and a neglect to observe any of the above regulations shall make void a certificate.

16. No risk shall be effected upon any personal property other than such as is ordinarily kept for the use and benefit of the members of his or her family; and no books of accounts, written securities, deeds or other evidences of title to lands, bonds, bills, notes or other evidences of debt, money or bullion, shall be enrolled in this Association; nor shall musical instruments, library and silver unless specially mentioned in the application and certificate. All insurance on personal property shall be null and void if removed from the buildings of the insured without knowledge and consent of the Secretary of this Association.

17. Personal property of renters shall be rated in the same class in which said property would go, provided the buildings in which said property is located were owned by the applicant.

18. The Secretary shall have power to give the consent of the Association to assignment of certificates, and to alterations of and additions to any property, upon the conditions and under the rules and regulations prescribed by the Association, after being endorsed by the Director of the District.

19. The use of steam for farm purposes, if efficient spark-arrester is used, will be allowed, but at least two buckets and thirty gallons of water shall be kept on hand, and ladders ready for use in case of accident.

20. Applications may be accepted on personal property, that is in buildings not insured, provided a description and a diagram of the location of buildings accompany the same, and if insured in any company, the amount of said insurance. Members are allowed to assign their certificates to non-Patrons for the security of loans. Agents will pay particular attention that there is no moss upon the buildings of the risks they take.

21. No risks of insurance for any one person or firm shall exceed \$5,000, nor shall a risk of more than \$2,000 be taken upon any one building and contents; no certificates shall be issued until accepted applications amount to \$100,000.

22. The officers shall make an annual report of the condition of the Association, and furnish a copy to each person insured.

23. No applicant can be insured in another company without the consent of this Association; and if so insured he must so state in his application, giving the name of the company and amount insured, and in case of loss, shall receive of this Association only its pro rata amount of the loss.

24. The Director of each District shall appoint for every Grange in the District an agent, who shall be a member of the Association, whose duty it shall be to receive applications for insurance within the jurisdiction of such Grange to which he belongs; and whose fee shall be the survey fee prescribed by these By-Laws. All applications or changes desired in certificates shall be countersigned by the Director of the District, and by him forwarded to the Secretary.

9. In case of loss, damage or exposure to loss or damage by fire, it shall be the duty of the member to use his best exertions to preserve the property.

10. Any member on withdrawing from the Association shall present his certificate to the Secretary for cancellation, who shall thereupon, by a certificate thereon, and signed by him, cancel the same and make an entry thereof in the books of the Association; provided such member has paid his pro rata, and all dues up to the time of withdrawal.

11. If the expenses of the Association shall exceed the funds on hand, the same may be assessed and collected in like manner as assessments to pay losses by fire; and in case of loss by fire, the loser shall give notice to the Secretary of the Association and the Director of the District within five days. Said Director shall, as soon as practicable, adjust the damage or loss, and witnesses may be called to testify to the value of the property destroyed or injured; provided, that in case the adjuster can not act, it shall be the duty of the President to adjust or appoint an adjuster to adjust the loss, and in all cases the persons sustaining the loss shall have the right to appeal to the Board of Directors for a final adjustment of the loss.

12. After the loss has been adjusted the Secretary shall make the assessments as provided in Article 6 of these By-Laws, and shall immediately notify each member of the amount of his assessment which must be paid to the Secretary within thirty days; and if such assessment is not paid, after notice by mail, in thirty days, an action may be brought therefor against such defaulting member, and this authorizes and empowers the President and his successor in office to bring such action in his name for the other members; and it is hereby agreed that in such action such defaulting party will not plead a non-joinder of parties, but permit judgment to be entered notwithstanding all parties are not joined in such action; and the failure, within the time specified to pay such assessment shall forfeit all claim of the member or members defaulting therein, and render his or their certificate null and void, and they shall be prohibited from again becoming members of this Association.

13. Should there be sufficient funds in the treasury to pay a loss when adjusted, or any considerable portion thereof, then the President and Secretary shall proceed to pay such loss or portion thereof immediately, and the Secretary shall make the pro rata assessment for the full amount of the loss, and shall therewith make good the amount already drawn from the treasury.

14. The Board of Directors may authorize the President and Secretary to grant and annul certificates, and receive and reject

these By-Laws. All applications or changes desired in certificates shall be countersigned by the Director of the District, and by him forwarded to the Secretary.

25. Agents shall be governed in the performance of their duties by the Constitution and By-Laws of the Association, and by the instructions of the Board of Directors; they shall be responsible to the Director of the District for the careful and faithful performance of their duties, and may be removed by him at any time.

26. The application of an agent shall be made to the Director of the District, or another agent in that District.

27. The territory included in the Association shall be divided with reference to the strength of the Order of Patrons of Husbandry in the Districts.

28. Should any section of the territory, consisting of four or more counties, be found without a Grange, then such section shall not be included in the Association until there are Granges organized therein.

29. In the intervals between the meetings of the Board, the President and Secretary shall transact all necessary business.

30. The Constitution and By-Laws may be changed, altered or amended, or additions made thereto, by the Board of Directors at any regular meeting.

31. Where a Grange in the territory of the Association has no agent, the President may appoint a suitable Patron to act as agent; such agents shall write but one application, and such applicant shall become agent when his risk is accepted by the President and Secretary.

32. A Director may write an application anywhere in his District, and he shall have in his District the same power conferred upon the President by Section 31.

33. Any member whose property is burned by a fire originating in his smoke house or by the use of gasoline shall not receive any insurance on the property destroyed or injured by such fire.

34. No assignment shall be attested by the Secretary unless a fee of 25 cents accompanies such application.



CERTIFICATE

NO. 6521-

LOWER COLUMBIA
FIRE RELIEF ASSOCIATION
OF OREGON

Loyous H. Walker
Albany
Ore

\$560-

Premium \$112

Certificate and Survey \$

..... \$

Ending *Sept 10* 19*13*

J. A. Dawson

Director
