

# Certificate.....

No. 314

Patron's  
Life Insurance  
Association

...Of...

Oregon AND Washington

Mrs. Mary F. Walker  
Albany  
Or

..Class A,

Age 41

Amount Paid \$ 25<sup>00</sup>

Date Nov 5 1900

C. L. Shaw,

Director.

Class *A*

No. *314*

# Patron's Life Insurance Association of



## Oregon and Washington.



WHEREAS *Mrs. Mary F. Walker* of *Albany Or.*  
 being a member in good standing in *Grand Prairie* Grange No. *10*, and having answered all questions satisfactorily, and paid *One<sup>25</sup>* Dollars to *C. L. Shew* one of the Directors, and has bound himself by signing the Constiution and By-Laws of this Association to pay his rateable proportion of all assessments and to abide by the rules as laid down in the Con-stitution and Ry-Laws of said Association.

NOW, THEREFORE, the Patron's Life Insurance Association of Oregon and Washington do hereby insure the life of said *Mrs. Mary F. Walker* in accordance with the application of said *Mrs. Mary F. Walker* filed with the Secretary of this Association,

And this Association agrees in case of death of said member to pay to the person designated in his application or legal representative 25 cents for each member belonging to the class of which said person was a member. **BENEFICIARY.** *Cyrus H. Walker*

In witness whereof the Patrons Life Insurance Association, of Oregon and Washington has caused this Certificate to be signed by their President and Secretary this *5* day of *Dec* 1900  
*A. F. Miller* Secretary. *W. M. Hillary* President.

The Patrons Life Insurance Association, of Oregon and Washington, hereby consents to have the name of beneficiery changed from ..... to ..... in accordance with request of said insured.

..... 1 ..... Secretary



# CONSTITUTION

Whereas, Co-operation for mutual benefit and protection is an economical mode of doing business and the present rates of Life Insurance are higher than necessary, we hereby mutually agree for the purpose of affecting insurance that we will 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 organization shall be known as the "Patrons' Life Association of Oregon and Washington."  
Section 2. This Association is founded for the purpose of rendering immediate financial aid to the dependents of deceased members.  
Section 3. The business of this Association shall be confined to Oregon and Washington.

## 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, Secretary, Treasurer, and a Board of Directors.

## ARTICLE IV.

Section 1. The territory named in Article 1, Section 3, shall be divided into ten districts, numbered respectively from one to ten. Each district shall consist of one or more adjoining counties or parts thereof, not exceeding four counties in a district. 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 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.

Section 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 the Association, may meet at such place in the district as the Director shall designate, on the first Tuesday of December in each year, and shall be entitled to cast one ballot in person or by proxy; and it shall be requisite that one-fourth of the persons insured in this Association in the district to be represented to constitute a quorum for election of Director.

Section 3. In case of failure to elect on that day, they may adjourn from time to time for a period not longer than one month, until a Director is elected, when they shall report the result within three days to the Secretary of the Association.

Section 4. The Directors in the first five of the Districts shall be elected for one year, and the other five for two years. Directors shall hold office two years, or until their successors are elected.

Section 5. A certificate shall be in force from and after its approval by the Director of that district.

## ARTICLE V.

Section 1. The Board of Directors shall meet at such time and place as the Board may designate, and elect a President, Secretary and Treasurer. 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.

## ARTICLE VI.

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

Section 2. All vacancies in offices 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 allowed 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.

Section 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.

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

Section 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 call special meetings of 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 deliberative bodies.

## 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 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 this Association is formed.

Section 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.

2nd. On account of any change in the condition or employment whereby its risk has been increased.

3rd. For acts of negligence suffered or persisted in on the part of a member in violation of the regulations of the Association. The applicant for beneficiary shall give full and explicit written answers to all questions propounded in the prescribed written form, and if there are mis-statements or concealments of material facts, or if the beneficiary has died from dissipation or use of narcotics, or in violation of the laws of the land, his or her certificate shall be null and void.

4th. When a member ceases to be a Patron in good standing.

Section 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 a certificate in this Association is eligible to any office in the organization, and can cease to be a member of the Association by the annulling of his certificate by the Board of Directors for cause, or by voluntary withdrawal, as provided in the By-Laws. No person is eligible as a Director, who is not a member of the Association.

## BY-LAWS.

1. Any Patron of Hunbandry in good standing and in good health, may become a member of this Association.



2. Expulsion from the Order shall immediately terminate membership in this Association: Indefinite suspension by a Grange, for non-payment of dues shall terminate membership in the Association.

3. 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 risk therein described, it shall render void any certificate issued upon such application.

4. All applications must state the applicants full name, age, residence, occupation, the number, name and location of the Grange of which he or she is a member; that they are not, to their knowledge, afflicted with any bodily ailment or disease calculated to shorten life, and furnish such other facts as the Board may require, and accompany the application with the requisite fee.

5. The fees for membership shall be as follows:

From 14 to 20 years inclusive.....	\$ 50
From 20 to 30 years inclusive.....	75
From 30 to 40 years inclusive.....	1 00
From 40 to 50 years inclusive.....	1 25
From 50 to 60 years inclusive.....	1 50
From 60 to 70 years inclusive.....	1 75
From 70 to 80 years inclusive.....	2 00

In addition to the above charge the agent may charge a sum not to exceed 25 cents for taking each application.

6. The fees shall constitute a contingent fund, out of which the current expenses of the Association shall be paid.

7. Assessments shall be pro rata among the members with reference to the per centage paid by them respectively at time of joining.

8. If the life of a member of this Association shall be rendered more hazardous by any means, such members 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 if a member shall omit in such case to give the notice then such certificate shall be void.

9. Upon the death of any member of this Association and when notice has been given to the Director of the district and to the Secretary of the Association, the President shall, upon satisfactory proof of such death, cause to be paid to the family or legal representative of deceased, a sum equal to 25 cents for each member of the class or classes of the Association in which the deceased held membership, not to exceed \$250.00 in each class, where two deaths occur within a less period than twenty days, in which case the second claim shall be paid within 60 days after the date of said second death. Each member may designate to whom the claim shall be paid in event of death, provided, however, the Association will not be bound by any transfer of a certificate of membership, or change in designation of the person or persons to whom the same shall be paid, unless notice of such transfer or change shall be given in writing to the Secretary of the Association previous to the death of the member, to be entered upon its records.

10. Upon the death of any member, the Secretary shall send a printed notice of the same to each survivor, calling for an assessment as follows: (provided there are not enough funds in the treasury to pay loss):

For each one between the age of 14 to 20 years inclusive, 15 cents.
For each one between the age of 20 to 30 years inclusive, 20 cents.
For each one between the age of 30 to 40 years inclusive, 25 cents.
For each one between the age of 40 to 50 years inclusive, 30 cents.
For each one between the age of 50 to 60 years inclusive, 35 cents.
For each one between the age of 60 to 70 years inclusive, 40 cents.
For each one between the age of 70 to 80 years inclusive, 45 cents.

(The amount of each assessment to be determined by the age of the member at date of joining, and remain fixed at that for the remainder of the life.) If any member fail to pay an assessment for 15 days after the date of notice thereof (except non-residents of the State, who may be allowed 30 days), they shall cease to be a member of the Association and shall forfeit all claims to its benefits, as well as moneys paid in by them. They may, however, within 30 days after such forfeiture, by a unanimous vote of the Board of Directors, and on payment of all arrearages, be restored to membership.

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 death.

12. and in case of death, notice must be given to the Secretary and Director of the district within ten days. The Director thereupon shall immediately investigate the death and report to the Secretary his findings. If the report is adverse to paying the claim, the legal representatives of the deceased may appeal to the Board of Directors, and their decision shall be final.

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

14. Upon change of residence of any member, they shall immediately notify the Secretary of the same. A failure to comply with this rule will render them liable to forfeiture of membership.

15. After the loss has been determined the Secretary shall make the assessment as provided in Article 9, of these By-Laws, and shall immediately notify each member of the amount of his assessment, which must be paid to the Secretary within 15 days; and if such assessment is not paid, after notice by mail, in 15 days, an action may be brought therefor against each defaulting member, and this authorizes and empowers the President and his successor in office to bring 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.

16. Should there be sufficient funds in the treasury to pay any loss when determined, then the President and Secretary shall proceed to pay such loss immediately.

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

18. 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 fee prescribed by these By-laws. All applications shall be countersigned by the Director of the District, and by him forwarded to the Secretary. The agent is also authorized to collect all assessments when furnished with a list of assessments by the Secretary for which he may collect five cents from each member as compensation for time, postage, stationery, etc.

19. The membership of the Association shall be divided into classes of 1,000 each, to be designated as Class A, Class B, Class C, and so on. Membership may be held in one or more classes by the same person. Whenever a vacancy occurs in any full class, it shall be filled from applications on file, to be taken in the order in which they have been filed.

20. No certificate shall be issued until accepted applications amount to four hundred risks.

21. The officers shall make an annual report of the conditions of the Association; and furnish a copy to each person insured.

22. No applicant can be insured in another Company without the consent of this Association; and if insured he must so state in his application, giving the name of the Company and the amount insured.

23. 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.

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

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

26. A Director may write an application anywhere in his District.

27. No person can act as an officer in this Association who is not a member thereof.

28. Any person using intoxicating liquor to excess is not insurable in this Association.

29. Any matters pertaining to the Association not especially provided for in these By-Laws may be acted on by the Board of Directors.

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, provided notice of such proposed amendment has been given to each member of the Board, at least one month before any meeting, and then must receive the sanction of at least two-thirds of the members present.