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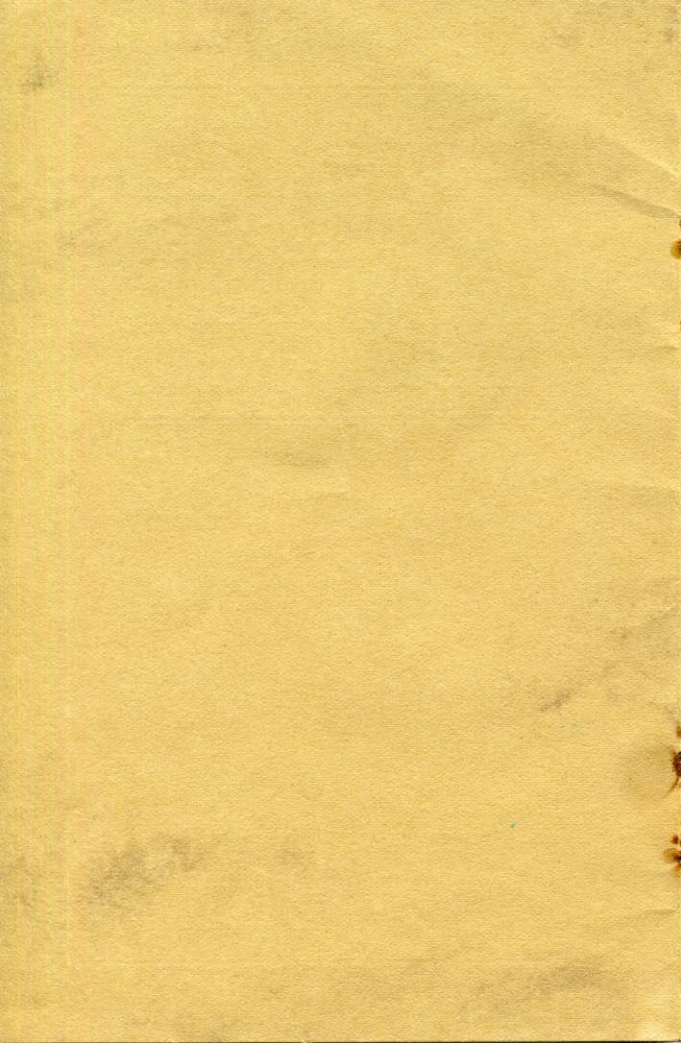
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Revised Constitution
and By-Laws of the
Mutual Protective
Association of W. Va.

Romney, West Virginia

ESTABLISHED, 1911

REVISED, 1918



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PRESS OF
FRANK B. JENVEY
CUMBERLAND, MD.
1918

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Constitution and By-Laws

PREAMBLE

WHEREAS, The Church of the Brethren of West Virginia has learned by experience that owing to expenses which they think were not absolutely necessary, their assessments by the Insurance Companies have been too high, and whereas they think all unnecessary expenses can only be avoided by forming themselves into a mutual association for protection by losses by fire and lightning. Therefore the said Brethren and all others eligible for membership have formed themselves into an association for mutual protection against losses by fire and lightning, and have adopted the following constitution, by-laws, rules etc. for their government.

CONSTITUTION

ARTICLE I

This association shall be known as The Mutual Protective Association of West Virginia, as appears in the charter under which it does business.

ARTICLE II

This association shall go into beneficial operation on the first day of July 1911, provided insurance has been granted to the amount of \$50,000.00

ARTICLE III

The office shall be located in Romney, West Va., and shall be under control of the Secretary, who shall be required to keep the books and other valuable papers in safe keeping, the expense of which shall be paid by the association.

ARTICLE IV

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

The Board of Directors shall consist of seven members, and shall have full control over this Association and its membership, with the power vested in said Board by its order entered on record in the minutes of its proceedings, to annul and make void any insurance, insurance policy, or membership; said Board may make such changes in rates as it may deem proper and shall have absolute control of the management and conduct of the business and affairs of this association and shall do all things, which in their judgment is necessary to safeguard the welfare of this association.

ARTICLE V

The Board of Directors, (who shall be Members of the Church of the Brethren of West Virginia), shall be elected on the date of the adoption of this Constitution and By-Laws, etc.,

and annually thereafter at the annual meeting of the policy-holders, which meeting shall be held in the town of Romney, West Va., on the 4th Saturday in January in each year hereafter. All policy-holders shall have the privilege of voting at such meeting, no one to cast more than one vote.

ARTICLE VI

The President and Vice President, shall be elected by the Board of Directors, and said officers shall be selected from the members of the Board and shall serve for the term of one year. The Secretary shall be appointed by the Board of Directors and shall serve for one year. The said election and appointment shall be had and made by the said Board of Directors at a meeting to be held by them for this purpose on the same day such board is elected, immediately after the adjournment of the annual meeting of the policy-holders.

A majority of the members of the Board of Directors shall constitute a quorum, and such quorum is vested with all the power herein given the Board of Directors.

ARTICLE VII

Sec. 1. The President shall preside at all meetings, preserve order thereat, and perform such other duties as are prescribed in this Constitution and By-laws and by the Board of Directors; and shall with the Secretary, sign all certificates of insurance.

Sec. 2. The Vice-President shall, in the absence of the President, preside at all meetings and in case of the vacancy of the office of President he shall succeed to such office for the unexpired term.

Sec. 3. The Executive Board, who shall be subject to the Board of Directors, shall consist of the President, Vice-President and Secretary and shall have power to accept or reject all applications for insurance, and all certificates of insurance granted by said Executive Board shall be in force until rejected by the Board of Directors.

Sec. 4. The Secretary of this Association shall in books to be provided by said Association keep a correct record of the proceedings of all the meetings of the Policy-holders, Board of Directors, Executive Board, and of the business of this Association.

Sec. 5. The Treasurer of this association shall in a book to be provided by the association keep a record of all the money coming into his hands and expenditures out of same and make a report to the Board of Directors at their December meeting of each year.

ARTICLE VIII

Sec. 1. The Board of Directors shall meet on the fourth Saturday in January, fourth Saturday in April, fourth Saturday in July, fourth Saturday in October, and the first Saturday in December, in each year, and may have other meetings whenever a majority of the members are present.

Sec. 2. The Executive Board shall meet on the first Saturday in March, June, September, and November in each year to approve or reject applications for insurance, and may meet at such other times as the Secretary may deem proper to call it together.

ARTICLE IX

All Brethren are eligible for membership, and such others as may be granted insurance and membership is limited to such persons having insurance in this association; the policy of insurance held by such persons being the evidence of their membership.

ARTICLE X

It is expressly understood that the Church as a body is exempt from any financial responsibility that may be incurred by this Association.

ARTICLE XI

There may be a competent agent in each congregation, appointed by the Directors, whose duty it shall be to take applications, fill the blanks and see that the application is signed by the applicant, examine the property to be insured, receive initiation fee, agent's fee and receipt for the same. Said agent shall forward without delay the application and initiation fee to the Secretary and as soon as approved the Secretary shall forward to the applicant a certificate of insurance properly signed.

ARTICLE XII

Agents must examine all property to be insured, and report to the Secretary when forwarding the application the condition of the same and especially when the risk is hazardous and why, make the rate accordingly, and in case application is made for insurance on any property not mentioned in the schedule, report to the Secretary before taking the application.

ARTICLE XIII

Agents are instructed not to take any application where the stove pipe passes through the side wall or through the roof; nor where the pipe passes through the floor or into the chimney without a metal or earthen collar, and take no insurance where there is any doubt as to the safety of the property, until the Secretary is notified. No agent shall take an application for insurance on property that has flues except where flues are constructed with brick laid flat.

Gasoline engines fed by gravity (and the building containing them) will not be allowed only at the owner's risk. Tanks, barrels or any thing containing gasoline shall not be within sixty (60) feet of buildings that are insured. Acetylene Gas Plants are at owner's risk except by a permit from the Company.

Buildings insured where gasoline engines are used suction pipe must be so that when engine stops, gasoline will drain back to tank.

ARTICLE XIV

Any member may withdraw from the association by giving thirty days notice to the Secretary, paying up all liabilities to that date, and delivering up his or her certificate of insurance.

ARTICLE XV

Sec. 1. All kinds of property such as Dwellings, Barns, Stables, Household Furniture, Hay and Grain, Agricultural Implements; Live Stock will be insured.

Sec. 2. No risk of over \$2,000 on any one building and contents will be allowed, and the insurance on Merchandise shall not exceed $\frac{3}{4}$ of the license value. No insurance shall exceed \$2,000 in a radius of 20 yards.

Sec. 3. Mill property run with gasoline engines fed by pump is insured when tank is 60 feet from building. No blacksmith shop nor any property shall be insured that is run by a steam engine.

Sec. 4. All assessments not paid on or before the 10th day of March in each year, shall be reported by the Secretary to the local agent who shall place the same together with a 10 per cent attorney's fee in the hands of a justice for collection.

Sec. 5. Will insure grain in the barn at the following rate, also hay in the field (on stack) at 25 cents per month for every \$100 worth. The above rate includes all costs except agents fees, which is the same as other insurance.

Sec. 6. Carpenters' risks, buildings in the course of erection at the rate of 25 cents per \$100 per month.

Rates on carpenter shops and tools the same as stores and stock.

ARTICLE XVI

Each member shall pay an initiation fee of \$1.00 on each \$1,000 insurance, or in proportion on any insurance below or above \$1,000 which shall go into the common treasury and shall also pay to the agent a fee of \$1.00 on applications of less than \$500 and \$2.00 on applications of \$500 or over, and thereafter to meet the losses by fire each policy holder in this association shall pay to the Treasurer such sum as shall be considered necessary by the Board of Directors, such sum to be assessed on a basis as hereinafter set out according to the exposure of the property insured. Said assessment shall be made at the meeting of the Board of Directors held on the first Saturday of December of each year, and shall be paid by the 10th day of March

following each assessment, otherwise the insurance becomes void by the failure to pay such assessment. If the losses render it necessary to lay an assessment before the said December meeting, such assessment shall be made by the Board of Directors, and must be paid in such time as specified by them.

Decided that Secretary issue a notice to each member of Board prior to each meeting.

ARTICLE XVII

The basis upon which the assessment shall be made is constituted according to the following schedule:

Dwelling	Country	Town
Brick or stone covered with metal or slate.....	6	8
Brick or stone covered with wood, built of wood and covered with metal or slate	7	9
Built of wood and covered with wood	8	10
Household furniture and other contents same as house in which they are stored, Barns, Hay, Grain, Stock; and Agricultural Implements on farm..	13	15
Meeting Houses, Shoemaker's and Saddler's Shops, Out Buildings, such as Wash-houses, Smoke-houses, Wagon Sheds, Carriage-houses	10	13
Hotels and School Houses.....	20	25
Automobiles standing in shed ...	25	30
Mills, Carpenter shops and tools, and Stores and Stock	35	40

Any building not herein named may be insured at a rate fixed by the Board of Directors.

Property within 30 yards of a railroad may be insured by increasing the rate one third.

GENERAL INSTRUCTIONS

ARTICLE I

Sec. 1. Agents are instructed when taking applications for insurance where property is insured in other companies not to exceed the $\frac{3}{4}$ limit for total amount of insurance in all companies, and this company will not be liable for more than their pro rata share of insurance.

Sec. 2. Anyone making application for increase or decrease on property, may have change made by making application to local agent, stating such change as he desires, and sending statement and policy to Secretary, with the usual agents and initiation fees for increase.

Sec. 3. In case of fire the agent shall visit the place of the fire without delay, ascertain the cause of the fire and estimate the loss, and report to the Secretary, whereupon the Board of Directors shall have the loss adjusted and pay the same within ninety days from the date of such adjustment.

Sec. 4. To meet all emergencies promptly the Secretary and Treasurer are authorized to investigate, and if necessary visit the place of the fire, and if not large, adjust the loss if practical to do so.

Sec. 5. All property must be insured in the name of the bona fide owner, and the insurance must not exceed three-fourths of the cash value of the property so insured.

ARTICLE II

The Board of Directors shall add to these instructions or to the Constitution and By-Laws such provisions as they may deem proper and make such changes as they may think needful.

ARTICLE III

Sec. 1. The Board of Directors shall have power to fill all vacancies in the board caused by death or resignation.

Sec. 2. Decided to insure Automobiles standing in shed at a 25 cent basis and at the one half present cash value and revaluation every year.

Sec. 3. Agents shall not insure any horse over \$100 and cow over \$50.

Sec. 4. Decided that when insured properties are sold insurance becomes null and void.

Sec. 5. No property of any kind will be insured in buildings that are not insured, unless buildings comply with our specifications of insurance.

Sec. 6. Decided that a committee be appointed each year by the Board of Directors to audit the Secretary's and Treasurer's books and be paid for same.

Sec. 7. No transfers are allowed when property is sold, if purchaser wants to insure he can do so by applying to local agent in the regular way.

Sec. 8. The salaries of the Secretary and Treasurer, shall be determined by the Board of Directors at their December meeting of each year.

Sec. 9. Agents are instructed to make the valuations on property very low, be sure not to exceed the three fourths cash value.

ARTICLE IV

Sec. 1. Where any property is vacated, a notice in writing must be sent by the owner to the Secretary, and if a loss occurs during vacation, the association will not be liable for more than two thirds of the insured value.

Sec. 2. The Board of Directors, and Executive Board for attending meetings and Secretary and Treasurer and Agents for adjusting losses shall be allowed mileage of 5 cents per mile and \$2.00 per day for such services.

Sec. 3. It is mutually agreed by the members of this Association, and is to be made a part of the contract of insurance, that no lawsuit or action against the Association shall be instituted, or sustained in any court of law or equity, but in all cases where any grievance, difference, dispute, contention, demand or claim may arise that the Board of Directors cannot adjust, the party having complaint may name in writing one person, the Board of Directors thereupon shall name in writing one person and the two persons so named shall select a third person and the three persons so selected shall constitute a Board of Arbitration to determine and finally settle the questions submitted to it. The award of such arbiters shall be final and no appeal therefrom may in any event be had. No person shall be selected, or act, as such arbiter unless he be a member in good standing and in regular communion in the Church of the Brethren of West Virginia.

INSTRUCTION TO THE INSURED

Each Policy-Holder is instructed and enjoined to keep all chimneys, flues and stove pipes clean, to keep ashes in such places as will not endanger the property insured, to be careful in carrying a light through the house and stables, and to use no light that gives out sparks. The greatest care should be taken when threshing with steam, especially when the wind is blowing toward the barn or stack and inasmuch as "the eyes of the Lord are over the righteous" and that it is declared "if we ask, we shall receive" every member should ask for Divine protection from fire as well as to ask for daily bread.

OFFICERS

GEO. T. LEATHERMAN, President,
Moorefield, W. Va.

D. A. DAUGHERTY, Vice Pres. and Treas.
Augusta, W. Va.

C. E. WOLFORD, Secretary
Augusta, W. Va.

ROBERT WHITE, Statutory Attorney,
(Required by Law)
Romney, W. Va.

DIRECTORS

Geo. T. Leatherman
D. A. Daugherty
C. E. Wolford
J. R. Riggleman

J. A. King
E. W. Bailey
John Rogers

