BY - LAWS

Of the Farmers' Mutual Insurance Company of Griggs County, Dak.

\$1. Name of Corporation, Farmers Mutual Insurance Company of Griggs County, Dakota.

as the Board of Directors may deter-mine; to be not less than \$206. \$7. Duties of Vice-President—The vice-President shall perform all duties, and be vested with all the powers of the President, whenever the President of absence, sickness, disqualification or

a bond in the same manner as the Pres-ident. & The Secretary shall keep a journal of the proceedings of the Farmers Mu-tual Insurance Company of Griggs County, Dakota, at its annual meeting. He shall record all the proceedings of the proceedings of Directors, and shall have charge of, and keep on file in his office all records, books, and papers relating or belonging to this Corporation, and shall produce and read the same when-ever required to do so by the presiding or belonging to this Corporation, and shall produce and read the same when-ever required to do so by the presiding officer, or these By-Laws. He shall, be-fore each annual meeting of this corpor-ation, make out a complete statement of the condition of all the affairs of said al meeting. He shall keep a register of

313. At the time of issuing the policy the Secretary is hereby authorized, and it is made his duty to add to the premi-um note, given by the applicant, 1½ cents per acre insured, for the purpose of making provision for the payment of the necessary expenses of this corporation.

814. All policies shall take effect at the one on which the Secretary received the application, unless prior tothat time the Secretary deposits in the postoflice at Cooperstown, Dakota, directed to the application, a notice stating that such application is rejected, or present ed to the President and vice-President for them to act upon.
815. Whenever the President, vice815. Whenever the President, vice816. By prairie fires is understood fires originating on the ground outside a limit of 200 feet from the property insured.
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817. Live stock is insured on or off the premises.
818. If the insured fail to pay his assessments for losses by fire, lightning, and tornado, on or before thirty days after he receives the Secretary's notice of assessment, it is hereby made the duty of the Directors to erforce collection.

two years, and swine, is limited to \$10, each \$34. The insurance on sheep is limited to \$4, each.

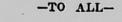
§35. This corporation does not, under any circumstances, insure any property against prairie fires.

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COOPEDSTOWN

SPECIAL INDUCEMENTS



CASH PURCHASERS,

AT

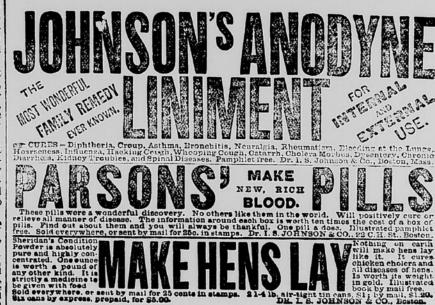
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ation, make out a complete statement of the condition of all the affairs of said corporation, and present it at said annu-al meeting. He shall keep a register of all policies, showing names assured, number of policy, amount of premium notes received, and description of prop-erty insured, and amount thereof. Upon the issuance of a policy the secre-tary shall turn over the premium note to the Treasuerr, and take his receipt therefor. If he has any doubts in re-gard to the validity of an application he shall ask the advice of the President and vice-President, and these three of itees shall have power either to accept of itees shall have power either to accept of the premium note given by the appli-cant. In case of loss he shall notify the adjusters of their appointment by the appoint to colleet SI for each policy issued by him, which shall be his com-pensation for services as Secretary, and shall give such bond as the Board of Drectors may determine, to be not less than \$300. Directors may determine, to be not less paid, or such premium notes are ex-than \$500. than \$500.

 89. The Treasurer shall safely keep all cash and notes received by him, and insurance against fire, lightning, and tornado, on other property than farm -shall make no payments, except on a written order signed by the President and countersigned by the Secretary, and shall give such bond as the Board of Directors may determine, to be not less than \$5,000

than \$5,000. \$10. All policies, or contracts, for pro-tection from loss, in this corporation, shall be signed by the President, and conntersigned by the Secretary. \$11. No policy shall be issued except on the written application of the party tesiring insurance, nor until such party has paid the membership fees, and policy fees, hereinafter required, and given his proved by the Secretary. \$12. The rate of insurance herein for

date of the policy.

\$12. The rate of insurance herein for paid to the insured.

22. The face of insurance herein for protection against Hail shall be 3 cents per bushel for wheat insured, not to exceed 20 bushels per acre; 2 cents per bushel for barley insured, not to exceed 30 bushels per acre; 1½ cents per bushel for oats insured, not to exceed 40 bush-els per acre. Peas shall, in all cases, rate the same as wheat, and the appli-cant shall at the time the application is

rate the same as wheat, and the appli-cant shall at the time the application is given, pay to the Secretary, unless he has previously paid, \$1 as membership fees and \$1 as policy fees, and shall give his or her note, with security, to be ap-proved by the Secretary, and on the form used by this corporation for the premium, which note shall be due and payable, as therein expressed, on the first day of November following the date of the policy. wo years old, except working oxen, is mited to \$30, each. \$33. The insurance on cattle, under **C. MERRIAM & CO.**, Pub'rs, Springfield, Mass.

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