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CHARTER AND BY-LAWS

OF

THE FARMERS' MUTUAL  
FIRE ASSURANCE ASSOCIATION

OF NEW JERSEY.

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EDITION OF 1874.

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BROOKLYN:  
THOS. E. BARTOW, PRINTER,  
555 ATLANTIC AVENUE.

1874.

# LIFE INSURANCE AT COST.

MUTUAL CONTRIBUTION PLAN, BY WHICH MEMBERS

**Pay for Losses when they Occur.**

*The Readington Mutual Life Insurance Company has been in operation four years, and has paid for 20 death losses, - - - - \$16,300*

*For which the insured had paid, - - - - 570*

*Any person between the ages of 18 and 60 years, who passes the required medical examination, can be insured for \$1,000 to \$5,000 on payment of \$14 to \$20.*

Hon. JOHN H. ANDERSON, President,  
Bernardsville, N. J.

ANDREW RARICK, Peapack, N. J., }  
T. V. M. COX, Readington N. J., } General Agents.

Local Agents Wanted. Send for a Circular.

JOSEPH THOMPSON, Secretary,  
READINGTON, N. J.

*Flemington, N. J., June, 1874.*

## THE NEW JERSEY Mutual Live Stock Insurance Co.

Continues to Insure Horses and Neat Cattle in this State, but not elsewhere. Send for a Circular.

RELIABLE MEN WANTED AS AGENTS.

F. S. HOLCOMBE, Lambertville, }  
S. ROCKAFELLAR, Frenchtown, } General Agents.

PETER F. OPDYCK, Sec'y,

JOHN L. JONES, Pres.

BAPTISTTOWN.

FLEMINGTON, N. J.

# STATE OF NEW JERSEY.

## AN ACT TO INCORPORATE THE FARMERS' MUTUAL FIRE ASSURANCE ASSOCIATION OF NEW JERSEY.

1. BE IT ENACTED, *by the Senate and General Assembly of the State of New Jersey*, That Isaac R. Srope, William Egbert, George W. Vroom, David D. Schamp, John S. Hoagland, David Davis, Andrew Van Syckle, Peter E. Voorhees, Aaron Thompson, Jonathan Dawes, John S. Berger, Harman Hagaman, Cornelius C. Lane, Nelson Thatcher, James Ten Eyck, Andrew Fleming, Joseph Thompson, Mahlon Smith, Aaron Lane, John Blane, William H. Drake, John P. Rittenhouse and others, their successors, associates and assigns, shall be and are hereby ordained, constituted and declared a body incorporated, in fact and in name, by the name of "The Farmers' Mutual Fire Assurance Association of New Jersey," and by that name they and their successors shall and may have succession during the continuance of this Act, and shall be capable of suing and being sued, pleading and being impleaded, answering and being answered unto, defending and being defended in all courts and places whatsoever, in all manners of actions, suits, complaints, matters and causes whatsoever, and that they and their successors may have a common seal, and may alter and change the same at pleasure; and also, that they and their successors, by the name of "The Farmers' Mutual Fire Assurance Association of New Jersey," shall be in law capable of purchasing, holding and conveying any estate, real or personal, for the use of said corporation, provided, that the said real estate which it may be lawful for the said corporation to hold be only such as is necessary for the corporation in the transaction of the business thereof, or such as shall be taken in security for, or in payment of debts, nor shall the yearly income of such real estate exceed one thousand dollars.

2. *And be it enacted*, That all persons who shall insure in or with the said Association shall be deemed and taken for members of the said corporation, and that the property and concerns of the said corporation shall be conducted and managed by not less than seven nor more than thirteen directors, all of whom shall be citizens of this State,

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and at least three of them residents of the Township of Readington, in the County of Hunterdon, and one or more of the Township of Branchburgh, in the County of Somerset, and shall not hold a like office or agency in any other insurance company, to be chosen by ballot by and among the members, to hold their office for one year, and until others are chosen; and that an election for Directors shall be held on the fourth Tuesday in January in every year, at the office of the Association, in the Township of Readington, or such other place as a majority of the Directors may previously designate, in the said Township of Readington, in the County of Hunterdon, public notice of which shall be given by the Secretary, in one or more newspapers published in the County of Hunterdon, at least three weeks previous to the time of holding such election; and if any of said Directors shall die, or refuse or neglect to act in their said office for the space of two months, then the remaining Directors shall have full power to fill such vacancy or vacancies until the time of the next annual election; and in case it should happen that an election should not be held on the day when, pursuant to this act, it ought to have been held, the said corporation, for that cause, shall not be dissolved; but it shall and may be lawful on any other day to hold an election for Directors; *Provided always*, The said election shall be held between the hours of ten o'clock in the forenoon and six o'clock in the afternoon.

3. *And be it enacted*, That it shall and may be lawful for the said corporation to insure their respective dwelling-houses, school-houses, and houses for religious worship, mechanic shops, barns, wagon-houses, and other farm buildings, with or without their contents, against loss or damage by lightning or fire; *Provided*, That no dwelling-house or shop shall be insured which stands within twenty feet of any other dwelling-house or shop; *And provided also*, That the insurance taken on any one building and its contents shall in no case exceed three thousand dollars.

4. *And be it enacted*, That Isaac R. Srope, David Davis, Peter E. Voorhees, Tunis V. M. Cox, John P. Rittenhouse, and Nelson Thatcher, of the County of Hunterdon, John S. Hoagland, Andrew Fleming and James Ten Eyck, of the County of Somerset, be, and they are hereby appointed Directors, to hold their offices until the fourth Tuesday in January next, and that the Directors hereinbefore mentioned shall, as soon as convenient after the passing of this act, and the Directors annually chosen agreeably to the provisions of this act, shall, as soon as conveniently after their election, proceed to choose

out of their body one person to be a President who shall be an inhabitant of the Township of Readington, in the County of Hunterdon, and shall preside until the next annual election thereafter; and in the case of death, resignation, or inability to serve of the President, such vacancy may be filled for the remainder of the term by such person as the Board of Directors may appoint; and in case of the absence of the President, the Board of Directors shall have power to appoint a President, *pro tempore*, who shall exercise all such powers and duties as the By-Laws of said company may provide; *Provided*, That the President of the said company shall hold his office at the pleasure of the Board of Directors, and be subject to removal by them.

5. *And be it enacted*, That the Board of Directors for the time being, or a majority of them, shall have power to make or prescribe such By-Laws, rules, and regulations as to them shall appear needful and proper, touching the management and the disposition of the stock, property, estate and effects of the said corporation, and to alter and amend the same, and touching all such other matters as appertain to the business, ends, and purposes which the corporation by this act is entitled to; and also, shall have power to appoint a Secretary, who shall be a resident of the aforesaid Township of Readington or Branchburgh, Surveyors, and such additional officers, clerks, and servants for carrying on the business of said corporation, with such allowances as to them shall seem meet and proper; *Provided*, That such By-Laws, rules and regulations be not repugnant to the Constitution of the United States, or this State; *And provided also*, That any one or more of such officers, clerks, and servants may, at any time, be removed by majority of said Directors for misconduct.

6. *And be it enacted*, That it shall not be lawful for the President, or any other officer of any other Insurance Company engaged in insuring buildings or personal property against loss or damage by fire, to be an officer or agent of the company incorporated by this act.

7. *And be it enacted*, That all policies of insurance which shall be made by the said corporation in pursuance of this act shall be made upon such terms and conditions, and for such periods of time, and confined to such place as shall be from time to time ordained and prescribed by the By-Laws, rules, and regulations of the said corporation; *Provided*, That no policy of assurance shall be issued for more than ten years, and that no transfer of any policy of insurance of the said company shall be valid for more than thirty days after such transfer, until

granted should at any time prove injurious to the public welfare, or need alterations, it shall be lawful for the Legislature to amend, modify or repeal the same: *Provided*, That no contract made by said corporation before such repeal shall be affected thereby, and that said corporation shall have reasonable time to bring their accounts to a final settlement.

Approved March 3d, 1856.

STATE OF NEW JERSEY.

I, Thomas S. Allison, Secretary of State of the State of New Jersey, do hereby certify, that the foregoing is a true copy of an Act passed by the Legislature of said State, and approved by the Governor, March 3d, 1856, as taken from and compared with the original on file in my office.

[L. S.]

In testimony whereof, I have hereunto set my hand and affixed my seal of office, at Trenton, this twenty-eighth day of March, eighteen hundred and fifty-six.

THOMAS S. ALLISON,  
*Secretary of State.*

A SUPPLEMENT to an Act entitled "An Act to incorporate the Farmers' Mutual Fire Assurance Association of New Jersey," approved March third, one thousand eight hundred and fifty-six.

1. BE IT ENACTED by the Senate and General Assembly of the State of New Jersey, That when an assessment is ordered by the directors of this association, as directed by the original act of incorporation, to pay losses which may have accrued by fire or lightning, it shall and may be lawful for said directors to make an assessment also in advance, to pay losses which may afterward occur; *provided*, such advance assessment shall not exceed one-fourth of one per centum on the amount of property insured; and if the owner of the property insured is not a resident of the township where such property was situated when the insurance was effected, and has not surrendered his, her or their policy to the secretary to be cancelled, then the agent or collector shall post conspicuously a written or printed notice of the amount of

his, her or their assessment against any one of the buildings so insured, or which contained the property insured; which notice when so posted shall be deemed and taken as a legal notice.

2. *And be it enacted*, That if at any time the board of directors shall think proper to borrow money to pay losses they may do so, not exceeding the sum of one-fourth of one per centum of the amount insured, and assess the same with other losses when they shall deem proper to make an assessment.

3. *And be it enacted*, That for the purpose of inquiry as to the origin of any fire and the value of property injured or destroyed in adjusting the loss which may have occurred, the president or secretary or any one of the directors shall have power to issue subpoenas for witnesses and to administer oaths and affirmations to any such witnesses; and any person so sworn or affirmed who shall knowingly testify falsely in regard to said origin or loss shall be guilty of wilful and corrupt perjury, and shall be punished accordingly by any court of competent jurisdiction.

4. *And be it enacted*, That the board of directors may at their discretion change the time of holding the annual meeting of said association from the fourth Tuesday in January to the fourth Thursday in October, or to such other time as they may think proper, and may appoint the quarterly meetings of the examining committee at such times and places as they may think expedient; giving notice of the time and place of the annual meeting by advertisement as heretofore.

*And be it enacted*, That this act shall take effect immediately.

Approved, February 3d, 1874.

STATE OF NEW JERSEY, }  
DEPARTMENT OF STATE. }

I, HENRY C. KELSEY, Secretary of State of the State of New Jersey, do hereby certify, that the foregoing is a true copy of an Act passed by the Legislature of the State and approved by the Governor on the third day of February, A. D. 1874, as taken from and compared with the original now on file in my office.

[L. s.]

In testimony whereof I have hereunto set my hand and affixed my official seal, at Trenton, this twelfth day of February, one thousand eight hundred and seventy-four.

HENRY C. KELSEY,  
*Secretary of State.*

BY-LAWS  
OF  
THE FARMERS' MUTUAL FIRE ASSURANCE ASSOCIATION  
OF NEW JERSEY.

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ARTICLE I.

No person shall have any property insured in this Company unless he or she is the owner of the same, *except*, that Executors, Administrators, Guardians, and Trustees, who may have the care of property, may have such property insured for the benefit of the owners of the same, and a Landlord may have contents in buildings insured for the benefit of his Tenants.

ARTICLE II.

There shall be no insurance taken by any Surveyor of this Company on books of account, bills, bonds, ready-money, jewels, plate, paintings, engravings, stacks of hay, grain, stalks or straw, ice-houses, mills, engine-shops, cotton or woolen factories, candle factories, machine shops, lumber yards, tavern properties, hay-presses, husk factories, stores, distilleries, nor on contents in such buildings, or on ice, ardent spirits, or any buildings in large or thickly settled villages; nor shall any mechanic-shop with its contents be insured for more than six hundred dollars.

ARTICLE III.

No building shall be insured for more than *three-fourths* of its actual cash value as estimated by the Surveyor, at the time of taking the survey, upon examination of the premises, and he shall be governed by Section *three* of the Charter. A running insurance may be taken on the contents in barns and other out-buildings, at the discretion of the Surveyor, but insurance on household goods and furniture shall not be taken for more than *two thirds* of its estimated value.

Any member desiring additional insurance by another mutual company on property insured by this Association, shall, before procuring such additional insurance, have the consent in writing of a Surveyor of this Company sent to the Secretary, to be indorsed on the policy and on the Record, specifying the name of the Company and the additional amount of insurance allowed; but in no case shall the whole insurance exceed *three-fourths* of the actual value of the building or

*two-thirds* of the value of the household goods and furniture. A failure to have such consent indorsed on the policy, in case additional insurance is procured, will render the policy issued by this Association null and void against this Company.

Carpenters' or builders' risks may be taken as heretofore, by the payment of two dollars premium per month on each one thousand dollars insured (not to exceed three-fourths of the then present actual value of the building and the lumber therein), and the Surveyor taking the same shall be paid by the person insured one dollar for the survey and sending the description of the building to the Secretary, and fifty cents fees for the Secretary. The Secretary on receiving the description may issue a Certificate with the seal of the Company, but the survey shall not be binding on the Company until the Secretary issues a certificate therefor, which certificate shall not be binding for more than three months from the date thereof.

Any person obtaining insurance in any Stock Company, on any building or contents insured in this Association, will thereby render the policy issued by this Company null and void.

#### ARTICLE IV.

All policies issued by this Association shall have the corporate seal of the Company impressed thereon, and be signed by the President and Secretary, and the insurance shall not extend for more than ten years from the time the survey was taken.

When a survey has been taken by any one of the Surveyors, and the premium and fees are PAID to him (and not before), the doings of the Surveyor shall be binding on the Association (except with regard to carpenters' or builders' risks), until the insured shall receive notice that said survey has been rejected, and all moneys paid by him refunded; and it is hereby made the duty of the President and Secretary to reject any survey, if in their opinion such insurance has been improperly taken by the Surveyor, and to notify said Surveyor, by mail, of said rejection; and the Surveyor shall *forthwith* give notice of said rejection to the person insured, and refund all moneys by him received of said person for said insurance, and the survey shall then be void against the Company.

#### ARTICLE V.

Any member sustaining a loss by fire or damage by lightning shall give immediate notice thereof to the nearest Director, if the loss or damage is less than two hundred dollars; if more than two hundred

dollars, he shall give notice to the Secretary, whose duty it shall be to notify *two* Directors, if the probable loss be less than five hundred dollars; if above that amount, three Directors, in order that they may view and inquire into the circumstances of the case, and endeavor to satisfy the loser for the same, and give an order on the Treasurer, payable within sixty days from the date of said order, or attend to repairing or rebuilding the same within a reasonable time, and if he or they cannot agree with the loser touching the loss or damage, it may, with the consent of the President, be submitted to arbitrators, mutually chosen by the President and the insured, whose award, when legally made in writing, shall be binding on the Company and the person insured. If the President shall cause notice to be given in writing to the insured that the Company declines to have an arbitration, or to pay the loss without suit, the insured must bring suit against the Company within six months thereafter, or be barred of his claim against the Company.

#### ARTICLE VI.

When the Directors are notified by the Secretary, he shall appoint the time and place of meeting, and attend with them, and take all necessary minutes of the proceedings, and file the same in his office, and enter the same in the book of minutes, and shall notify the Treasurer of the amount of the loss, and of the time when payable.

If one Director adjusts a loss, he shall, within ten days thereafter, notify the Secretary and Treasurer of the amount of the loss, and of the date when adjusted by him.

When three Directors are notified, and two of them attend, they may proceed as if all were present; but no loss or damage shall be paid for any fire occasioned by any invasion, foreign enemy, insurrection, civil commotion, or any military or usurped power. Neither shall any person be remunerated for any loss or damage by fire if it occurred through fraud or design of the insured.

The Treasurer shall pay all losses ordered by the Directors, and all incidentals on order signed by the President.

#### ARTICLE VII.

Members (or their agents) sustaining loss on contents of buildings will be required to make appear to the Director or Directors examining the loss, by the best evidence that can be obtained (under oath or affirmation), a complete schedule of the property destroyed or injured, and the value thereof.

## ARTICLE VIII.

Any member may withdraw from the Association by returning his or her policy to the Secretary, and paying all his or her share of liabilities to that time, and twenty-five cents for cancelling the policy.

## ARTICLE IX.

A policy on buildings may be sold and assigned, or assigned as collateral security for the payment of a mortgage on the premises, subject to the *proviso* in the seventh section of the Act of Incorporation, and the assignee, by having such assignment approved by the Secretary, will render himself liable for all assessments afterwards made on such policy.

Though an assignment has been made by the owner of the buildings, as collateral security for the payment of a mortgage, the insured shall still be considered and taken as a member of the Company, and be entitled to all the privileges of such membership, and be subject to all the duties of a member, and liable for his or her proportion of losses and expenses. If any person who has made an assignment of his or her policy on buildings, as collateral security for the payment of a mortgage thereon, shall neglect or refuse to pay his or her assessment when notified, as directed by the charter or supplement thereto, the ASSIGNEE shall, within forty days after due notice of non-payment of said assessment, pay the same, together with fifty cents for the service of such notice; then, if such payment is made, the policy shall be good and available to the extent of his or her interest in the same until another assessment is made; but if said ASSIGNEE refuse or neglect to pay said assessment, his or her interest in said policy shall cease and be void against the Company, but the insured shall be legally bound for a double assessment with costs, as provided for by the Act of Incorporation.

## ARTICLE X.

Where the risk is increased after the survey is taken, it vitiates the policy until notice is given to a Surveyor or the Secretary, and is by the Secretary approved and indorsed. Where doubt exists as to increase of risk, any Director shall, on notice by the Secretary, examine and determine whether the risk is increased, and report the same. Where the value is increased without increasing the risk, no notice need be given unless more insurance is wanted.

## ARTICLE XI.

When personal property insured in this Association is removed to other buildings, the policy issued thereon will be void against the

Company, unless it is, within thirty days, sent (with a description of the buildings to which such property is removed) to the Secretary, and the removal is by him approved; but such removals shall be subject to the provisions of Article X.

#### ARTICLE XII.

A policy on any building or buildings insured in this Association for more than three-fourths the actual value thereof by error of a Surveyor, or by depreciation in value, may be reduced by any two Directors with the President, with or without the consent of the policy-holder or holders; but such reduction shall not be made until twenty days notice has been given to the insured (in the same manner as notice of assessment is authorized to be made) of the time and place when and where such reduction will be considered and made; when a reduction is ordered, the original policy shall be cancelled from the record and a new policy issued for such reduced amount as they shall direct, without cost to the insured. In case the member or policy-holder refuses to accept the new reduced policy, he shall be liable for a fair proportion of all losses and liabilities up to the time of the cancellation of the record of his original policy.

#### ARTICLE XIII,

If through misapprehension, mistake, or otherwise, a survey be taken or a policy or policies be issued whereby the insurance in this Company on any one building and its attachments, together with the contents therein, shall exceed three thousand dollars, the insurance first taken shall be valid, and all others in excess of \$3000, as provided for by the charter, shall be void.

#### ARTICLE XIV.

This Association may insure property already insured in another mutual company, or where this Company has insured property, other mutual companies may insure for additional amounts, provided no building shall be insured for more than *three-fourths* of the actual value thereof altogether, it being deemed proper that the owner shall always run one-fourth of the risk himself; household goods shall not be insured for more than *two-thirds* their value, and in case any person shall knowingly obtain more insurance than the proportion above stated, his policy shall be void against this Company, and such value shall be open to proof.

Any person procuring insurance in this Association, on property insured in another Company, shall give notice in writing, to the Sec-

retary, through a Surveyor of this Company, of the name of the Company and the amount insured on each building or contents, which notice shall be indorsed by the Secretary on the policy issued by this Company, and a failure to have such endorsement on the survey or policy shall render the policy void against this Company. In case of damage or loss, this Company will only pay a ratable proportion thereof, according to the amounts insured.

#### ARTICLE XV.

Every Surveyor, when called upon to take a survey, shall attend to the same within ten days, unless previously engaged in the duties of his office, or having a reasonable excuse, provided he shall not be compelled to go more than ten miles from his residence to take a survey.

#### ARTICLE XVI.

It shall be the duty of the Surveyor to make from actual inspection and survey a correct and detailed statement of the size, construction, and situation of any building he may be called on to survey, together with a valuation of the same; and when any dwelling-house or shop shall stand *within* one hundred feet of any other dwelling-house, shop, or other building wherein fire is used, he shall ascertain (by measurement) the nearest distance between them, and *within* thirty days return an accurate copy of the survey, written in plain hand, to the Secretary; but no Surveyor shall insure any building in which fire is used, unless he is satisfied that ashes are kept in a safe place, and not in any wooden vessel in or near the buildings, and that the stove-pipes are properly guarded. The fees of the Surveyor for buildings and contents taken at the same time shall not exceed one dollar for each survey and returning the policies.

Contents shall be noted on the same paper with the buildings, but shall be insured by a separate policy, and when insured at the same time that the buildings are and for the same person, the Secretary's fees for the policy on contents shall be thirty cents; when contents are insured at another time, the fees of the Secretary and of the Surveyor shall be the same as if taken on the buildings, as stated in Article XXI.

#### ARTICLE XVII.

The Surveyors appointed from time to time by the Directors or the Committee shall also be Collectors for the Association, and at the time of taking the survey, they shall collect from the person insured twenty cents premium on every hundred dollars insured (for paying

incidental expenses), and shall pay over the same to the Treasurer together with the policy fees, on or before the first day of January, April, July, and October. And when an assessment shall be made out by the Secretary, each Surveyor, on receipt of his assessment-book, shall proceed forthwith to give notice to the members of the district assigned him by the Executive Committee of the Board of their respective assessments, and collect the same as soon as possible, which notices must all be given within FORTY days, in the manner prescribed by the Charter and Supplement thereto, and *within eighty* days after receiving said assessment-book pay over *all* moneys by him received to the Treasurer, and make correct return to the Secretary of the names of all members who have not paid their assessments agreeably to the Charter; for which notice, collection and return, the Collector shall be paid by the Treasurer twenty-five cents per name, that is fifteen cents for notice and return, and ten cents additional for collecting the assessment.

#### ARTICLE XVIII.

No property located within one hundred feet of any railroad track can be insured in this Association, except such as may be now insured, which may expire, and the levy on any property shall be increased ten per cent. for each ten feet less than one hundred feet distant from any railroad track, and five per cent. for each ten feet less than two hundred feet distant.

#### ARTICLE XIX.

Surveyors insuring any building or contents located within two hundred feet of any railroad track, or any dwelling-house or shop, standing within one hundred feet of any other dwelling-house or shop, shall, with the survey returned to the Secretary, specify the exact distance from said railroad track, or between said dwelling-houses or shops, together with the names of the owners of the same, and state whether such property is insured in this Company or not. And any Surveyor neglecting to take said measurements, and report the same, will thereby become subject to removal by the Board of Directors or the Examining Committee.

#### ARTICLE XX.

No Surveyor shall be allowed more than five days' grace for the payment of fees and premiums, as required by Art. XVII, and all who thus comply shall be paid three dollars and mileage for attending the Directors' meeting for settlement the day preceding the annual meeting; the mileage not to exceed three cents per mile each way, by the

usual route; no mileage shall be allowed to any person at any time for going any distance less than six miles from his residence. Any person elected as Surveyor, who shall be present at the annual meeting and give bond and be sworn into office *that day*, shall be allowed two dollars at the close of the year, *provided* he has made payments quarterly, as before required, and shall have presented to the Treasurer previously to the October quarterly meeting, an itemized bill for his services during the year.

#### ARTICLE XXI.

The Secretary shall receive from each member (to be collected by the Surveyor at the time of taking the survey), for filling up the blank policy of insurance and recording the survey in the general entry, thirty cents for a single building or premises, and ten cents for each additional building, if included in the same survey and policy. He shall also receive twenty-five cents for each approval of assignment and noting the same in the general entry, and twenty-five cents for altering or cancelling a policy. He shall keep a true and fair account of all matters touching the interests of the Association, make all entries, fill up all policies and record the same with the date when and by whom the survey was taken; and when an assessment shall be ordered by the Board of Directors, or the Examining Committee, he shall make such assessment agreeably to their orders, and prepare the necessary books for the collectors; and shall be allowed for such services such compensation as shall be deemed proper by the Board of Directors.

#### ARTICLE XXII.

The Secretary and every other officer, at the expiration of his term, or on removal from office, shall deliver all the books, property, and papers appertaining to his office, to the Directors, or the Examining Committee, on receiving his dues, under a penalty of all damages.

#### ARTICLE XXIII.

A majority of the Board of Directors may authorize the Treasurer from time to time, when necessary, to borrow money in the name of the Association or otherwise, to pay incidental expenses or losses, and the President, Treasurer, and Secretary are hereby authorized to issue a bond under the seal of the Association for the payment thereof.

#### ARTICLE XXIV.

The Board of Directors shall meet on the day preceding the annual meeting of the Association, to examine into the affairs of the Associa-

tion, and shall prepare a report of the transactions of the past year in a condensed form, which report shall be read at the annual meeting.

The Board may employ an attorney and allow him a proper compensation, and shall have full power to correct errors of any of the officers, and appoint the place of meeting of the Board.

Any three of the Directors appointed by the Board shall be an Examining Committee, whose duty it shall be to meet within *ten* days of the first day of January, April, July, and October, between the hours of ten A.M. and two P.M., and at such place as they shall designate, to examine into the affairs of the Association, and, as far as possible, become acquainted with the doings of the officers and agents, and give such advice and instructions as may be deemed expedient. The Examining Committee with the Treasurer and Secretary shall be an Executive Committee, a majority of whom may determine all matters relative to the acts and doings of the Surveyors, subject to appeal to the Board of Directors, if notice of appeal is given to the Secretary in writing within thirty days.

#### ARTICLE XXV.

The Executive Committee shall change the form of policy to be issued hereafter, at their discretion, and the policy shall refer to the Charter and By-Laws as forming part of the contract for the insurance.

#### ARTICLE XXVI.

All By-Laws, rules, and regulations heretofore in force, which may conflict with those herein set forth shall be utterly null and void.

#### ARTICLE XXVII.

Should there be cases for which the foregoing By-Laws make no provision, a majority of the Directors is hereby empowered to decide all such cases as they may think proper, and may alter and amend these By-Laws at their discretion, agreeably to Section Five of the Charter.

The foregoing twenty-seven By-Laws were approved and adopted by the Board of Directors, June 2, 1874.

DAVID DAVIS,  
*President.*

Attest,  
JOSEPH THOMPSON,  
*Secretary.*

## INDEX TO BY-LAWS.

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- ART. I. No person but the owner, trustee, etc., shall have property insured.
- II. Certain articles and buildings must be excluded.
- III. Insurance not to exceed three-fourths of value, even when insured only in part by this Company. Insurance in a Stock Company will render policy void in this Company.
- IV. Policy must have corporate seal. Survey may be rejected.
- V. Members to give notice of loss. President may arbitrate.
- VI. When Secretary to meet Directors. Treasurer to pay, etc.
- VII. Members must make schedule, etc.
- VIII. Member may withdraw, and how.
- IX. Assignment may be made, and its effect.
- X. Risk increased, policy may be void, etc.
- XI. Personal property when removed, what to be done.
- XII. Amount of insurance may be reduced, and how.
- XIII. If insurance for more than \$3,000, what its effect.
- XIV. We may insure after other mutual companies.
- XV. Surveyor must act within ten days.
- XVI. Surveyor's duties, fees, etc.
- XVII. Surveyors to be collectors, and fees as such.
- XVIII. No new survey to be taken within 100 feet of railroad.
- XIX. Surveyors must measure and give distances.
- XX. Surveyors may be paid for attending meetings, etc.
- XXI. Secretary's fees and duties.
- XXII. Officers to surrender books, property, etc.
- XXIII. Directors may authorize Treasurer to borrow money.
- XXIV. Meeting of Board of Directors, Executive Committee, etc.
- XXV. Policy must refer to Charter and By-laws.
- XXVI. Conflicting by-Laws declared void.
- XXVII. Board of Directors may alter and amend.

# **RUTGERS SCIENTIFIC SCHOOL,**

**New Brunswick, N. J.,**

IS

**The State College for the Benefit of Agriculture and  
Mechanic Arts.**

*Thorough instruction is given in General  
Chemistry, in Chemistry as applied to Agri-  
culture, the use of Fertilizers, Geology, Min-  
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### REFERENCES:

Rev. W. H. CAMPBELL, D.D., LL. D.

Prof. GEORGE H. COOK, LL. D.