

AMOUNT OF PREMIUM NOTE.

\$72
45
\$117

THIS POLICY

No 19409

OF THE

AMOUNT OF INSURANCE.

\$1200
680
\$1,880

MUTUAL FIRE INSURANCE COMPANY

IN MONTGOMERY COUNTY, MARYLAND.

Witnesseth, Whereas, Jarlon B & Mortimer C. Stabler have become member

of the MUTUAL FIRE INSURANCE COMPANY IN MONTGOMERY COUNTY, MARYLAND, agreeable to the Act of Incorporation, Constitution and By-Laws thereof, and have passed and Issued to the said Corporation their Note of hand dated 11 month 30th 1889,

for the sum of \$72 payable on demand, and bearing interest at such rate as may be fixed by the Board, not exceeding six per centum per annum, the receipt whereof is hereby acknowledged; Now, be it known, That in consideration thereof, THE PRESIDENT AND DIRECTORS OF THE MUTUAL FIRE INSURANCE COMPANY IN MONTGOMERY COUNTY, MARYLAND, do hereby insure the said J. B. & M. C. Stabler their

Executors, Administrators or Assigns, agreeably to the terms and conditions of the said Company hereto annexed, to the amount of one thousand

Two Hundred Dollars, against all Loss or Damage by Fire or Lightning, that may happen at any time

after the date hereof to the property herein described, so long as the terms and conditions hereto annexed, are complied with. Or, until canceled by order of the Company.

INCREASE TO POLICY. July 16, 1890:

\$150 on Hay & Grain on Farm.	\$50 on Household Furniture.
450 on 4 Horses on Farm	50 on Clothing.
300 on 12 Cattle on " "	50 on Family Stores & Bacon.
75 on Carriage & Harness on Farm	450 on Hay & Grain on Farm, & Steam.
100 on Agul. Imple on Farm	80 on " " " " " "
75 on Farm Wagon.	\$680 on " " " " " "
50 on Wagon & Farm Harness	
\$1200 Situated on farm of Albert Stabler on Norwood Pike,	Allan Ferguson, Ass't Sec'y.

Reference being had to the application of the Assured for a more particular description, and forming a part of this Policy.

And it is hereby declared, That all the Estates and Securities of the said MUTUAL FIRE INSURANCE COMPANY IN MONTGOMERY COUNTY, MARYLAND, shall be and remain forever subject and liable to pay, make good, and satisfy unto the said Assured, their Heirs, Executors, Administrators or Assigns, all such Loss or Damage, not exceeding the aforesaid sum of \$1200, as above expressed, which may at any time hereafter happen by reason or by means of Fire or Lightning to the property herein before described, unless the said Company shall, within ninety days after the proof of such damage or loss, proceed to repair, rebuild or replace the same, in as good order, condition and quality as it was before it was so injured by fire or lightning; or shall pay such an amount, not exceeding the aforesaid sum of \$1200, as above expressed, as may be agreed on between the Company and the assured, or as shall be ascertained by arbitrators indifferently chosen.

And it is hereby agreed and understood, That whenever the said Company shall pay for any Loss or Losses by Fire or Lightning on the property above described, the full sum above insured, or such sum as may be mutually agreed upon, or shall repair, rebuild or replace the same, at the discretion of said Company, the cost of which shall not exceed in the aggregate to the aforesaid full sum insured, that then this Policy of Insurance, and every clause, matter and thing herein contained, shall be utterly null and void, and of none effect, either in law or equity.

In Witness Whereof, The said Company have caused their common Seal to be affixed to these Presents and the same to be signed by their President, and attested by their Secretary, this Thirtieth day of NOVEMBER in the year of our Lord, One Thousand Eight Hundred and EIGHTY NINE.

ATTEST:

Robert K. Moore Secretary. J. S. Moore President.

TERMS AND CONDITIONS OF INSURANCE.

I.—Every person making an Insurance shall give his, her or their promissory note by way of premium, payable on demand, and bearing interest at a rate fixed by the Board of Directors, not exceeding six per cent. per annum, and drawn for a sum which shall be a certain percentage on the amount of insurance, according to the table of rates established by the Board.

II.—Payment of the promissory notes given for premiums shall be liable to be demanded either wholly or in part, whenever and as often as the President and directors may determine, for the purpose of paying losses by fire, not exceeding for any one assessment the amount of said notes.

III.—By the charter, the Company reserves the right to cancel any Policy of Insurance, whenever deemed to be in the interest of the Company to do so; and any member may surrender his policy at any time, and withdraw from the Company, by applying to the Secretary, and paying any arrears that may be due the Company.

IV.—In case of cancelling an Insurance, or the termination of a risk, the premium note or notes for such Insurance as may be canceled, or shall have terminated, shall be returned to the party whose Insurance shall be so canceled or terminated, and the policy shall be returned to the Secretary of the Company.

V.—Any Policy of Insurance may be transferred or assigned by obtaining the consent of the Secretary, and any transfer or assignment made without such consent, expressed in writing, shall cause a forfeiture of all benefit that might otherwise be derived from the Policy.

VI.—If any property insured by this Company shall be already insured, or shall be hereafter insured by any other Company or Companies, or individual, or otherwise, such Insurance or Insurances must be made known to the Company, and endorsed on the Policy, or acknowledged in writing, or otherwise the Policy herein or Insurances on the property insured by this fire, the greater proportion of the loss sustained than the amount insured by this Company shall bear to the whole amount of the Insurance on the property so damaged or destroyed. The Company will not be answerable for loss of property by theft at the time of the fire.

VI.—The Company shall not be liable to pay for any loss or damage by fire happening in consequence of an invasion, civil commotion, riot, or any military or usurped power whatsoever, or from any locomotive or steam engine, or steam works, unless such steam engine or works be specially mentioned in the application, and a rate fixed therefor; nor from loss where fire is used in Tobacco houses. The Company is liable for loss by lightning, whether fire ensues or not, and also on Live Stock, when insured, whether struck in the stable or field.

20.—Conditions and restrictions to be observed by the insured under the privilege of using portable steam power for farm purposes has been granted by the Policy:

1st.—Except for the necessary kindling, coal shall be the only fuel used, and no litter or straw shall be allowed to collect around the furnace.

2d.—A spark-arresting screen or cap shall cover the smoke-stack while fire is in the furnace, and all reasonable means of safety shall be used, and all shall be in good condition.

3d.—At least three pails of water shall be kept close at hand while fire is in the furnace, and a competent watchman shall always be in attendance until it shall be extinguished.

The non-observance of these conditions will render this Policy void.

VII.—In case of loss or damage by fire on any property insured by this Company, it shall be the duty of the insured, or his or her representative, to give notice thereof to the Secretary of the Company, and at the next meeting of the Board to submit a written statement of his, her or their claim shall be adjusted, either by mutual agreement or by arbitration, the Board of Directors shall proceed to take the necessary steps to pay the profits, within ninety days after such adjustment (or sooner if practicable), or to reimburse the party insured, at its discretion.

VIII.—In case of increase of risk to the property insured by this Company, from a more hazardous building erected by the insured or any other party, or from any other cause, such increase of risk must be notified to the President or Secretary, for which therefor be obtained from the President or Secretary, for which such charges as may be proper must be paid. Alterations in, or additions to, buildings, or change of business to one on which there is a higher rate of premium, shall vitiate the Policy issued on the same, unless, before such change is made, it shall be notified to the President or Secretary in writing, and shall be approved by either of them.

IX.—THE ALIENATION OF TITLE OR CHANGE OF OWNERSHIP OF THE INSURED PROPERTY SHALL MAKE VOID ANY POLICY ISSUED BY THIS COMPANY, UNLESS IT PASSES INTO A FLUE AND IS PROPERLY SECURED. No uncleaned ashes shall be kept in wooden vessels nearer than 30 feet to the insured buildings, unless in brick or stone ash house. All fire or chimney boaris shall be lined at the bottom with tin or other metal.

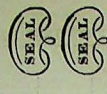
X.—It is hereby expressly declared, under the special authority conferred on this Company by the eleventh section of its charter, that in default of payment in advance of the annual interest on all premium notes given to, and held by, this Company, within Thirty Days after the first Monday in January in each and every year, the Policy or Policies of such defaulting member or members shall be suspended, and not be considered as binding on the Company until payment of the said interest be well and truly made; but such defaulting member or members shall, until the Policy be canceled, remain bound for any contribution or contributions that may in the meantime be assessed on the members of the Company by the Board of Directors thereof.

AND IT IS ALSO AGREED, that this Insurance is not to apply to or cover any books of accounts, written securities, deeds or other evidences of title to lands, nor to bonds, bills, notes, or other evidences of debt; nor to money or bullion; nor to medals, sculptures or statuary. Libraries, wearing apparel, musical instruments, plate, jewelry, pictures and family stores may be insured, if particularly mentioned in the application, and separately valued.

AND IT IS ALSO AGREED, that this Policy is made and accepted subject to the provisions of the Act of Incorporation and By-Laws of the said Company, which are to be used to explain or ascertain the rights and obligations of the parties hereto, in all cases not herein otherwise provided for.

* If the title of the property has changed fill in with Transfer; if intended as Collateral Security fill in with Assign.

For value received, *I* hereby ~~assign~~ and set over unto *Earlton B. Stabler* and *his heirs and assigns, all of my right, title, and interest in the within Policy of Insurance* Witness *my* hand and seal this *13th* day of *July* 1890.



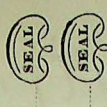
Mortimer C. Walter,

APPROVED *JUL 23 1890*

Robert M. Moore Secretary.

For value received hereby* and set over unto and assigns,

Witness hand and seal this day of WITNESS:



APPROVED 18 Secretary.

CANCELLED Policy No. 19409

MUTUAL FIRE INSURANCE COMPANY OF MONTGOMERY COUNTY, MD.

Earlton B. ~~Mortimer~~ Stabler

Policy &c. to January 1st, 1891 \$ *1,421*

Premium Note, - - \$ *42*

APR 5 1892

Amount Insured - \$ *1200*

INCREASE TO POLICY. *680.*

Notes handed T.B. Stabler when he signed new Appl.

EDITION B, DEC., 1888. 2 M.

Address all communications to the Company, at Sandy Spring, P. O., Montgomery County, Maryland, and always give the number of your Policy.

The Sun Printing Establishment, Baltimore.

