

~~\$464.00~~ canceled
\$455
\$474-

No. 8021

~~\$7730~~ canceled
\$1571
\$7580
\$315
\$7895-

MUTUAL FIRE INSURANCE COMPANY

IN MONTGOMERY COUNTY.

Whereas, Asa M. Stabler

of the MUTUAL FIRE INSURANCE COMPANY IN MONTGOMERY COUNTY, according to the Act of Incorporation, Constitution, and By-Laws thereof, and has passed and Issued to the said Corporation his Note of hand dated December 28th 1875 for the sum of Four Hundred and Thirty Dollars, payable on demand, and being 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 know, That in consideration thereof, THE PRESIDENT AND DIRECTORS OF THE MUTUAL FIRE INSURANCE COMPANY IN MONTGOMERY COUNTY do hereby insure the said Asa M. Stabler his Executors, Administrators, or Assigns, against all Loss or Damage by Fire 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

Two Thousand Three Hundred Dollars on Dwelling House No 1, Hundred Dollars on Household Furniture, Eight Hundred Dollars on Barn and Shed, Six Hundred Dollars on Hay and Grain in Barn, Seventy Five Dollars on Corn House No 1, One Hundred and Fifty Dollars on Grain in the same, Twenty Five Dollars on carriage house, Forty Five Dollars on Smoke House, Forty Five Dollars on Meat in Smoke House; all the above at Sunnyside; One Thousand and Five Hundred Dollars on Dwelling House No 2, ~~One Hundred and Fifty Dollars on Barn and Shed~~, Thirty Dollars on Corn House, One Hundred and Fifty Dollars on Grain in Corn House, One Hundred and Eighty Dollars on Hay House, One Hundred and Fifty Dollars on Hay and Grain in Hay House, all at Drayton, Two Hundred and Seventy Dollars on Tenant House No 1, One Hundred and Eighty Dollars on Tenant House No 2, One Hundred and Fifty Dollars on Tenant House No 3, Seventy Five Dollars on Gran House (at Sunnyside) Seventy Dollars on 2 carriage in carriage house Thirty Seven Dollars on 1 and Thirty Three Dollars on the other, Thirty Dollars on harness in carriage house Fifty Dollars on Agricultural Implements in Barn at Sunnyside. Fifty Dollars on Harness in the same Barn.
Increased November 20th 1878 Two Hundred and Seventy Five Dollars on Barn and Shed (addition) Ninety Dollars on Tenant House No 4

Reference being had to the application of the said Asa M. Stabler 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 shall be and remain forever subject and liable to pay, make good, and satisfy unto the said Asa M. Stabler his Heirs, Executors, Administrators, or Assigns, all such Loss or Damage, not exceeding the aforesaid sum of Seven Thousand Seven Hundred and Thirty Dollars, as above expressed, which may at any time hereafter be lost or destroyed by reason or by means of Fire to the property herein before described; unless the said Company shall, within ninety days after the proof of loss or 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 shall pay such an amount, not exceeding the aforesaid sum of Seven Thousand Seven Hundred and Thirty Dollars, 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 on the property above described the full sum above insured, either in one or more payments, or shall repair, rebuild, or replace the same, the cost or costs of which shall amount 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 Twenty Eightth day of December in the year 1875 One Thousand Eight Hundred and

ATTEST:
Robert R. Moore Secretary.

Asa M. Stabler President.

TERMS AND CONDITIONS OF INSURANCE.

1.—Every person making an Insurance, shall pay for each policy issued to him, her or them, the sum of one dollar, (or fifty cents, when the amount insured is less than one thousand dollars) and 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. THE EXECUTIVE OFFICERS OF THE COMPANY, AND THEIR CONSENT HERETO, SHALL BE OBTAINED IN WRITING.—NO INSURANCE WILL BE MADE, OR BE VALID, WHERE A ABOVE-PIPE-PASSAGE THROUGH THE STEEL-WALL OF THE

Asa M. Stabler
the said Company hereto annexed, to the amount of Seven Thousand Seven Hundred and Thirty Dollars,
against all Loss or Damage by Fire that may happen at any time after the date hereof to the property here
conditions hereto annexed are complied with. or until canceled by order of the

Thirty Dollars,
ribed so long as the terms and
pany

Two Thousand Three Hundred Dollars on Dwelling House
Household Furniture Eight Hundred Dollars on Barn
Dollars on Hay and Grain in Barn, Seventy Five Dollars
One Hundred and Fifty Dollars on Grain in the same
on barnhouse No 1, Forty Five Dollars on Smoke House
Meat in Smoke House; all the above at Sunnyside;
One Hundred Dollars on Dwelling House No 2,
and Thirty Dollars on Corn House, One Hundred and Fifty Dollars
on Grain in Corn House, One Hundred and Eighty
House, One Hundred and Fifty Dollars on Hay and Grain in Hay House,
all at Drayton, Two Hundred and Seventy Dollars on Tenant House No 1,
One Hundred and Eighty Dollars on Tenant House No 2, One Hundred and Fifty
Dollars on Tenant House No 3, Seventy Five Dollars on Grain House (at Sunnyside)
Seventy Dollars on 2 barns in barnhouse Thirty Seven Dollars on 1 and Thirty
Three Dollars, the other, Thirty Dollars on Hearness in barnhouse Fifty Dol-
lars on Agricultural Implements in Barn at Sunnyside, Fifty Dollars on
Hearness in the same Barn
Increased November 20th 1878 Two Hundred and Twenty Five Dollars on Barn
and Shed (addition) Ninety Dollars on Tenant House No 4

Reference being had to the application of the said Asa M Stabler
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
shall be and remain forever subject and liable to pay, make good, and satisfy unto the said Asa M Stabler
Heirs, Executors, Administrators, or Assigns, all such Loss or Damage, not exceeding the aforesaid sum
Seven Thousand Seven Hundred and Thirty Dollars, as above expressed, which may at any time hereafter be lost or destroyed by reason or by means of Fire to the
property herein before described; unless the said Company shall, within ninety days after the proof of loss or damage, 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 to pay such an amount, not exceeding the
aforesaid sum of Seven Thousand Seven Hundred and Thirty Dollars, 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 on the property
above described the full sum above insured, either in one or more payments, or shall repair, rebuild, or replace the same, the cost or costs of which shall
amount in the aggregate to the aforesaid full sum insured, that then this Policy of Insurance, and every clause, condition, 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 Twenty Eighth
day of December in the year of our Lord One Thousand Eight Hundred and
Seventy Five

ATTEST:
Robert R. Moore Secretary.
Asa M. Stabler President.

TERMS AND CONDITIONS OF INSURANCE.

I.—Every person making an Insurance, shall pay for each policy
issued to him, her or them, the sum of one dollar, (or fifty cents,
when the amount insured is less than one thousand dollars,) and
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.—In case of cancelling an Insurance, or of the termination of a
risk, the premium note or notes for such Insurance as may be cancelled
or shall have terminated, shall be returned to the party whose
Insurance shall be so cancelled or terminated, and the Policy shall be
returned to the Secretary of the Company.
IV.—Any policy of Insurance may be transferred or assigned by
obtaining the consent of the Secretary, and any transfer or assign-
ment made without such consent expressed in writing, shall cause a
forfeiture of all benefit, that might otherwise be derived from the
Policy.
V.—If any property insured by this Company shall be already
insured, or shall be hereafter insured by any other Company or Com-
panies, or individual or otherwise, such Insurance or Insurances
must be made known to this Company, and endorsed on the Policy,
or acknowledged in writing; or otherwise the Policy of this Company
shall be void. And in case of any other Insurance or Insurances on
the property insured by this Policy, it is expressly declared, that in
case of loss or damage by fire, the insured shall not be entitled to
recover from this Company any greater proportion of the loss ens-

...tained, than the amount insured by this Company, shall bear to the
whole amount of the Insurances 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 loco-
motive engine.
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 repre-
sentative, 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 loss, attested by sufficient proofs, within ninety
days; and when the claim shall be adjusted, either by mutual agree-
ment or by arbitration, the Board of Directors shall proceed to take
the necessary steps to pay the same within ninety days after such
adjustment, (or sooner if practicable,) or to reinstate the party
insured, at their discretion.
VIII.—In case of any material increase of risk to the property
insured by this Company, from a more hazardous building erected
either by the insured or any other party, such increase of risk must
be notified to the Company and written permission therefor be
obtained from the President or Secretary, for which such charges as
may be proper must be paid. All material 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 them.
IX.—THE ALIENATION OF TITLE OR CHANGE OF
OWNERSHIP OF THE INSURED PROPERTY, SHALL MAKE
VOID ANY POLICY ISSUED BY THIS COMPANY, UNTIL
SUCH CHANGE OR ALIENATION SHALL BE NOTIFIED TO

THE EXECUTIVE OFFICERS OF THE COMPANY, AND THEIR
CONSENT THERETO, SHALL BE OBTAINED IN WRITING.
NO INSURANCE WILL BE MADE, OR BE VALID, WHERE A
SPOVE-PIPPASSES THROUGH THE SIDE-WALL, OR ROOF,
OF ANY BUILDING, ASHES SHALL NOT BE KEPT NEARER
THAN TWENTY-FIVE YARDS TO INSURED BUILDINGS,
UNLESS IN RICK OR STONE ASH-HOUSES.
K.—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 pay-
ment 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 SO AGREED, that this Insurance is not to apply to or
cover any boxes of accounts, written securities, deeds or other
evidences of title to lands, nor to jewels, medals, pictures,
of debt, nor to money or bullion, nor to jewelry, medals, pictures,
furnishings, sculpture or statuary. Libraries, wearing apparel,
musical instruments and plates may be insured if particularly men-
tioned in the application.
AND IT IS SO 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.

In consideration of an additional Premium Note given by the within named Asa M. Stabler for Number Sixteen date November 21st 1878 received by the Insuror for Number Sixteen the amount of the within Policy is increased three hundred and fifty Dollars upon the terms and conditions in force at the time to take effect from date by order of the Executive Committee November 21st 1878
 Wm. H. Moore Secy

120821 POLICY.
 MUTUAL INSURANCE COMPANY OF
 MONTGOMERY COUNTY.

Asa M. Stabler
 Canceled

Premium Note . . . \$ 4.64
 Policy, &c. . . . \$ 8.50

78/12/11

Amount Insured . . . \$ 4,130

Amount of Interest due Annually, \$ 27.84
 Canceled 11 54
 27.30



In consideration of an additional Premium Note given to the within named
 Asa M. Stabler for Number 2188 dated November 21st 1878 received by
 the Insd. Co. of Md., the amount of the within Policy is increased three
 hundred and fifty Dollars upon the terms and conditions in force at the time
 to take effect from date by order of the Executive Committee November 21st 1878
 J. Jones & Moore Secy

120821 POLICY.

MUTUAL INSURANCE COMPANY OF
MONTGOMERY COUNTY.

Asa M. Stabler
Cancelled

Premium Note . . . \$ 4.44
Policy, &c. . . . \$ 8.50

12/17/84

Amount Insured . . . \$ *4420*

Amount of Interest due Annually, \$ *27.84*
Cancelled *11.54*
27.30

