

TITLE PAGE
OF THIS
**BENEFIT CERTIFICATE
OF MEMBERSHIP**
IN THE



NO. 80488 CLASS C

NAME OF MEMBER
A. A. Dorey

STREET
941 N. W. 2nd Ave

TOWN
Miami Fla.

COUNCIL NO. 82

BENEFICIARY
Legale Heirs

MONTHLY RATE \$725⁰⁰ CTS. 300

DEATH BENEFIT
Seven Hundred & twenty five DOLLARS

BENEFIT PER WEEK
SICKNESS ACCIDENT

\$10⁰⁰ \$12⁵⁰

DATE JUL 2 1923

OFFICIAL ENDORSEMENT SIGNATURE
[Signature]
ASSISTANT SECRETARY

ORGANIZER

This certificate is in full immediate benefit for both death and disability,
[Signature]
National Secretary.

FINAL PAYMENT

Place _____

Date _____

Received of the Columbian Fraternal Association

the sum of _____ Dollars,

in full payment and discharge of all claims whatsoever under this certificate.

Signed _____

Witness _____

Provisions and Conditions Applying to this Certificate

1. A payment is due on this certificate for each month payable on or before the last day of the month. Payments may be made in advance for any number of months.
2. If a payment shall not have been made on this Certificate within the stipulated time as provided in the preceding paragraph, this Certificate shall thereupon become lapsed and forfeited. When lapsed, this Certificate may be reinstated, with the consent of the Association, by the arrears or overdue payments hereon being made, provided the member's physical condition has not been impaired since becoming a member of the Association; and provided at the time such payments are received at the Home Office of the Association, and at the expiration of fifteen days thereafter, the member is in good health and free from disease or disability. If at the expiration of fifteen days after the receipt of said payment at the Home Office, the member should not be in good health and free from disease or disability, or should the member's physical condition have become impaired in any way since this Certificate was issued, the last arrears or overdue payments and all subsequent payments will be returned to the member on request. Should the member fail to request the return of said payments the Association shall only be liable at any time for said arrears and any subsequent payments which may have been made. Overdue payments made to an agent, organizer, or collector shall not be considered as having been received at the Home Office until the remittance for said overdue payments has actually been received at the Home Office from said agent, organizer or collector, and the Association is not to be held liable for any delay in its transmission. In the interim of regular reports of collections, a Council may send notice to Home Office of overdue payments collected, and if in good health the member will be in benefit fifteen days after receipt of said notice.
3. Organizers, agents, or officers of Councils are not authorized to make or modify this or any other contract in behalf of the Association and cannot extend the time of any payment, nor give credits, nor waive forfeiture, nor bind this Association in any way beyond its statements herein.

4. Whenever this Certificate becomes a claim by death, any error in understating the age of the member will be adjusted by the payment of such an amount as the payments made would have purchased at the correct age, and any indebtedness to the association on account of this Certificate and the payments for the balance of the Certificate year, if any, will be deducted.
5. This Certificate shall be binding only if delivered while the member is alive and in good health, and payments made in accordance with the terms hereof.
6. Failure to make required payments hereon during sickness or disability will void this Certificate after the payment becomes overdue. In case of the fatal termination of a disability, only the death benefit shall be due.
7. No suit shall be brought against the Association after twelve months from the date of occurrence of any alleged claim, and should suit be brought thereafter the lapse of time shall render it null and void as well as any benefits that may be due hereunder.
8. Sickness or disability is a condition confining the member to bed and under the treatment of a regular physician. Benefit will not be paid where a physician is not in attendance at least twice a week, except at option of the Association. A member must be entirely disabled from attending to any part of his or her occupation to be entitled to benefit. Not more than twelve weeks will be paid in any one year for accident or disability.
9. In the event of disability it shall be the duty of the member to immediately notify the Home Office of the Association. Benefits shall only be allowed from the time such notice is sent, and for a period of not less than seven days. In case of dispute as to time such notice is sent, the time shall be reckoned from the time of its receipt at Home Office.
10. No benefits shall be paid hereunder for any sickness or disability commencing within two months from the date of this Certificate, after which time one week's benefit will be allowed for each two completed months of membership during the first year, and thereafter not exceeding twelve weeks in any year except that no more than six weeks can be drawn during any six months.
11. Benefits will not be paid in case of sickness or death from intemperance or immorality nor for diseases contracted before joining the Association,

nor for injuries received in a fight or while violating the law; nor will sick benefits be paid for rheumatism, venereal diseases, diseases peculiar to women, or cancer of the mammae or of the uterus except that one week's benefit will be allowed for each confinement occurring after one year's membership. Not more than two weeks' benefit will be allowed in any year for malarial diseases, Ja Etrippe, synovitis, influenza, piles, or neuralgic diseases, and not more than one week's benefit will be allowed in any year for sprains or eczema except at the option of the Association.

12. When a member becomes permanently totally disabled, only one-half of the amount of the disability benefit mentioned in this Certificate shall be payable each year. Benefits so paid shall be deducted from the amount of the Certificate when it becomes a claim on death of member.

13. In case of the death of the member within six months of the date of this Certificate, but one-fourth of the amount otherwise due shall be payable hereunder; one-half after six and within nine months, and three-fourths after nine months and within one year.

14. The Association also reserves the right to cancel this Certificate by returning to the member twice the amount of monthly payments made hereon, less benefits drawn, should the member at any time within one year of the date of this Certificate be afflicted with a chronic disease.

15. By the acceptance of this Certificate, the member waives any and all provisions of law which may require a copy of the application for this Certificate, or the laws of the Association, to be attached hereto, with the proviso that the member may procure at any time a copy of said application and laws upon request.

16. The Warranty and Agreement, and Forms A and B of the application for membership, are hereby made a part of this contract as specifically as if they were hereon recited.

17. Receipts for payments on this Certificate will not be valid except upon regular printed forms issued by the Association for the purpose.

18. This Certificate shall be void if there is in force on the life of the member a Certificate previously issued by this Association, unless one Certificate contains an endorsement signed by the Secretary authorizing the other to be in force.

19. The member to whom this Certificate is issued shall be liable for at least one payment each calendar month in the amount named in the Title Page of this Certificate without further notice or call than herein given.

20. In case a member is shot, whether by his own hand or not, not more than two weeks' benefit will be allowed, except at option of the Association. If death results, only one-fourth of amount otherwise payable shall be due.

21. In case of accident or death due to hazardous occupation, only one-fourth of the amount otherwise payable shall be due.

22. No clerical error in this Certificate shall operate to deprive the member of any right or benefit, or expose the Association to any liability but shall be construed to be corrected to conform to the laws, rate, tables and regulations of the Association, and upon disclosure shall be corrected accordingly.

23. Any indebtedness of a member or the beneficiary to the Association shall be deducted from the sum due under any Certificate in case of any claim.

24. If death should occur within two years of the date of this certificate, and should said death occur wholly or partially, directly or indirectly, because of tumor, cancer, apoplexy, paralysis or any form of heart, lung or kidney diseases, only half of the amount otherwise provided in this certificate shall be due and payable by the Association.

Extra Accident Benefits

If a member is disabled by an accident the amount of benefit paid will be 25 per cent higher than in case of illness, in accordance with the conditions of the By-Laws, provided the accident is not the result of carelessness.

Special Accident Benefits

In case of the loss of one eye, one foot, or one hand, by accidental means, the member is at once paid one-half of the death benefit then due.

In case of total paralysis, of one year's duration, according to the rules of the Association, the member, at his option, can surrender the certificate for half the death benefit then due.

In case of the loss of one hand and foot or of eyesight of both eyes, or of both hands, or of both feet, by accidental means, the member is entitled to be paid the death benefit then due.

INCORPORATED



COLUMBIAN FRATERNAL ASSOCIATION

HOME OFFICE WASHINGTON, D.C.

Membership and Benefit Certificate

In Consideration of the monthly payment stated in the "Title Page" hereon, or such multiple of said payment as shall be called and made on this certificate, payment to be made by or on the last day of each month during the natural life of the person referred to above or in the said "Title Page" as "Member," to secure for himself or beneficiaries any of the Benefits above or hereinafter provided; AND IN FURTHER CONSIDERATION of the election, initiation and admission of the said person to membership in the Council named in the said "Title Page" according to the Charter, Constitution, Laws, Ritual, Rules and Regulations of the Columbian Fraternal Association, a Fraternal Beneficiary Society, incorporated under an Act of Congress and domiciled in the city of Washington, District of Columbia, United States of America, and the agreement by said person to be governed thereby as they now exist or may hereafter be amended, AND THAT a full compliance therewith, and with the terms and agreements of this Certificate shall be a requirement precedent to the payment of any claim that may be made hereon.

THE SAID ASSOCIATION does hereby agree that the person above referred to, and to whom this Certificate is issued shall be known, received and protected as a Beneficiary Member of the said Association during the term beginning on the delivery and acceptance of this Certificate, and ending on the last day of the month in which this Certificate is dated and during such further term or terms ending on the last day on each succeeding Month as the receipt or receipts for the said payment made by or on the last day of the Month in which the same become due, signed by a duly authorized Representative of the said Association will maintain this Certificate in force; AND THAT after the receipt by the said Association at its Home Office in the City of Washington, District of Columbia, of reasonable and satisfactory proofs of loss, disablement, or death within and during the terms hereof, THE SAID ASSOCIATION SHALL PAY to said member, if living, otherwise to his beneficiaries, any amount in such case due and payable under this Certificate, in accordance with the Provisions and Conditions applying to this Certificate, on the reverse side hereof and the Constitution and Laws of the Association.

In Witness whereof the said Columbian Fraternal Association hath hereunto affixed its seal and caused these presents to be signed by its National President and National Secretary, at the date given on the said Title Page.



D. H. Stevens
National Secretary

E. A. Larson
National President

Accepted: _____

Member