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POLICY NO. 1245 QUARTERLY DUES $ 2.25

MANGUM BURIAL ASSOCIATION

OF

CENTER, TEXAS

WILL PAY TO

W. Lenard Ramsey

at its office in Center, Texas, in merchandise and burial service as shown in paragraph A hereof, the equivalent of One Hundred Fifty ($150.00) Dollars, in its Class A upon receipt of proof of the death of Esther Ramsey Age 51, subject to the right of the Insured to change the beneficiary, and subject to all benefits and conditions of this policy For a quarterly premium of $ .90

Also, the said MANGUM BURIAL ASSOCIATION will pay to the said Esther Ramsey (applicant) in merchandise and burial service, as shown in the paragraphs of this policy designated below, the equivalent of the amounts hereinafter set forth upon receipt of proof of death of each of the following persons:

NAME	AGE	CLASS	RELATIONSHIP TO APPLICANT	RATE	AMOUNT
Ellis Ramsey	18	A	S	.45	$150.00
Emma Dean Ramsey	15	A	D	.45	150.00
Dennard Ramsey	8	A	S	.45	150.00

TOTAL PREMIUMS $ 2.25

The consideration for this policy is the application herefor, a copy of which is attached hereto and made a part of this policy, and the payment in advance of the sum of $2.25, and the payment of a like amount quarterly from the date hereof, together with such other assessments as the Board of Directors may assess from time to time, as provided by the By-Laws of the Association. In said application the applicants elected to have such benefits paid in such merchandise and burial service, and do so elece upon the issuance of this policy.

The conditions, benefits and privileges described on the following pages hereof are a part of this contract as fully as if recited over the signature herein affixed.

IN WITNESS WHEREOF, the Mangum Burial Association has caused this policy to be signed by its Secretary-Treasurer at its Home Office in Center, Texas, this the 10 day of October, A. D. 19 39.

V. T. Bartle
Secretary-Treasurer

LEDGER PAGE R-46

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THIS POLICY IS ISSUED UPON THE FOLLOWING TERMS AND CONDITIONS WHICH SHALL DETERMINE THE RIGHTS OF THE PARTIES HERETO, TO-WIT:

1. A COPY OF THE APPLICATION FOR THIS POLICY IS ATTACHED HERETO AND MADE A PART HEREOF. IF THE APPLICANT HAS MADE A MIS-STATEMENT AS TO THE HEALTH OR PHYSICAL CONDITION OF THE MEMBER INSURED HEREUNDER WHICH IS MATERIAL TO THE RISK, THEN THE ASSOCIATION SHALL NOT BE LIABLE FOR ANY AMOUNT WITHIN TWO YEARS FROM THE DATE OF ISSUANCE HEREOF EXCEPT TO RETURN SUCH ASSESSMENTS AS MAY HAVE BEEN PAID HEREUNDER. ALL STATEMENTS IN THE APPLICATION SHALL, IN THE ABSENCE OF FRAUD, BE REGARDED AS REPRESENTATIONS AND NOT WARRANTIES.

2. If this policy has been continuously in force for a period of two years from date of issuance or reinstatement before the death of the member, the said policy shall be incontestable except for non-payment of assessments; provided, however, that if such member should die from suicide while sane or insane, then the Association shall be liable only for such assessments as such member has paid to the Association.

3. If the age of the insured has been mis-stated in the application, then the Association shall be liable upon the death of such insured for only such amount of insurance as the assessments actually paid would have purchased at the correct age of the insured based on the rates in force at the time of the death of such member.

4. The member shall on or before three months from the issuance of this policy pay to the Association at its home office in Center, Texas, a quarterly assessment of..... $2.25 ..... and in like manner shall pay such quarterly assessment each three months thereafter. The failure to pay any such assessment within fifteen days after receiving notice thereof shall terminate this policy and all rights of the member hereunder shall be forfeited without notice from the Association unless he shall have been reinstated by making application as hereinafter provided for. The assessments shall be the same as above designated, and no change shall be made in the amount of any assessment unless the member be a minor, which amount shall be governed by the minor's age. In addition to the foregoing assessments, the member shall pay such additional assessments as may be levied by the Board of Directors if such current assessments are insufficient to pay the claims against the class to which the member belongs.

5. If the member desires to become a member of a higher class he must file a written and signed application therefor, and if the applicant is in good health the Secretary-Treasurer shall make such transfer upon the surrender of this certificate.

6. No member shall be insured under more than one certificate in this Association.

7. Every claimant shall give immediate written notice of claim to the Mangum Burial Association at its Home Office in Center, Texas, (Phone 358), and the Association shall, within fifteen days after receipt of such notice, furnish forms for making proof of loss to such claimant; provided that if the Association fails to furnish such forms for making proof of loss, then it shall be conclusively presumed that due proof has been made by such claimant.

8. No proceeding in law or equity shall be brought or maintained to collect any benefits under this policy until after 60 days nor after two years and one day from the filing of satisfactory proof of loss.

9. When the address of a member is changed, it shall be the duty of such member to at once notify the Secretary-Treasurer thereof.

10. This policy does not cover a loss occurring while the member is in the army or navy, either in peacetime or in war; and, in case a member should die while in the army or navy, the only liability of the Association shall be the return of assessments paid to it by such member.

11. In case this policy shall terminate for any reason and the member desires to have same reinstated he shall make application therefor upon forms prescribed by the Association, and if such application is accepted the Secretary-Treasurer shall issue a receipt showing the same together with a copy of the application for reinstatement which shall be attached to this policy, and which shall be deemed to be effective only from the date of such receipt showing such reinstatement, provided, however, that no policy or receipt of reinstatement shall be issued by the Secretary-Treasurer until the application therefor shall have been approved and accepted by the Board of Directors.

12. If the member insured hereunder is a child, it shall be the duty of the parent or guardian who made the application herefor to notify the Secretary-Treasurer when such insured child passes the age of six years and the assessments shall thereafter be for the amounts specified in the By-Laws.

13. No agent of the Association is authorized to make, change, alter or discharge any provisions of this certificate, and any representations made and not contained in this certificate shall not be binding upon the Association in any way.

14. The Association shall conduct the funeral in accordance with the usual religious and social customs of the community. It shall render the same type of service as is ordinarily and usually rendered in the community where the Association operates to those who pay cash. All merchandise and services shall be furnished to the members at the same prices charges the general public for similar merchandise and services in the community where the Association operates.

15. The Association shall not be required to furnish a hearse to move a body more than 100 miles to or from its Home Office.

16. This policy will be accepted by the Association at its face value as credit on a metal vault or a more expensive casket, if desired by deceased member's family. Should the deceased member's family elect to do so, they may select another casket or clothing of the same price from the stock of Mangum's Funeral Home, Center, Texas, where samples of the merchandise herein listed are kept on display.

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APPLICATION FOR MEMBERSHIP IN THE MANGUM BURIAL ASSOCIATION CENTER, TEXAS

I agree and warrant that we are each in good health and not suffering from any chronic disease; nor are either of us being treated by any doctor for any ailment

ANY MISSTATEMENT AS TO THE HEALTH OR PHYSICAL CONDITION OF ANY ONE ON BEHALF OF WHOM THIS APPLICATION IS MADE SHALL RENDER THE POLICY VOID IF CLAIM THEREON IS MADE WITHIN TWO YEARS FROM THE DATE OF ISSUANCE.

Do all parties listed on this application live within 100 miles of Center? yes

Have you ever had a Paralytic stroke? no

Are you in good health? yes

Have you ever been a member of this Ass'n? no

If so, when?

Is merchandise and service desired? yes

Is cash desired? no

Family doctor Dr. A. G. Copeland

	Age	Kin	Class	Amount
Esther Ramsey	51	M	A	.90
Ellis Ramsey	18	S	A	.45
Emma Dean Ramsey	15	D	A	.45
Dennard Ramsey	8	S	A	.45

Total Amount Received $ 2.25

I expressly agree to pay the assessment for the persons listed above and to abide by the by-laws and regulations of the Association.

My Post Office address where all notices are to be sent is:

Timpson, Texas 1
Town State Street R. F. D.

Beneficiary Esther & Lenard Ramsey

This the 10 day of October, 1939

All statements in this Application shall, in the absence of fraud, be regarded as representations and not warranties

Applicant's Signature

Esther Ramsey

Ellis Ramsey

Emma Dean Ramsey

Dennard Ramsey

This is to certify that I have carefully questioned the above named party and believe ..he.. has given the true information as to the persons listed on this application and ask that you issue certificate to them.

E. N. Prince, AGENT

A. The benefits payable hereunder when a member belongs to Class A shall be merchandise and service as follows:

One No. A-1 Cypress, Pine or Red Wood casket, to be selected by the deceased member's family, of the size required, covered with English crepe, plain mole skin, plush or figured lamb-skin, as the family may select, with pillow and lining of rayon twill, art silk, crepe or satin, as the family may select, with metal handles complete with box, and one No. B-1 man's suit or robe, with underwear and hose; or, if the deceased member be a female, one rayon crepe dress with underwear and hose, ... $100.00
Embalming and preparing body 25.00
Hearse, grave eqiupment and lining grave 25.00
TOTAL $150.00

C. The benefits payable hereunder when a member belongs to Class C shall be merchandise and service as follows:

One No. A-2 Cypress, Pine or Red Wood casket to be selected by the deceased member's family, of the size required, covered with English crepe, or plain mole skin, as the family may select, with pillow and lining of rayon dobby, or embossed art silk, as the family may select, with metal handles complete and boxed, and one No. B-2 man's suit, with underwear and hose; or, if the deceased be a female, one rayon crepe dress with underwear and hose $50.00
Embalming and preparing body 25.00
Hearse, grave equipment and lining grave 25.00
TOTAL $100.00

D. The benefits payable hereunder when a member belongs to Class D shall be merchandise and service as follows:

Child's Cypress, Pine or Red Wood casket No. C-1, to be selected by the deceased member's family, of the size required, of silk plush, shirred or crushed twill, inside and out, as the deceased member's family may select, with metal handles or ribbon bows $35.00
Embalming and preparing body 25.00
Hearse and lining grave 15.00
TOTAL $75.00

A grave marker is to be furnished in each class.

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POLICY

Mangum Burial Association

HOME OFFICE
CENTER, TEXAS

Life Benefit

ISSUED TO

Mrs. Esther Ramsey

Timpson, Texas Rt. 1

Policy No. 1245

Total Assessment 2.25 Per Quarter

Quarterly Payments Due on the

10 Day of Oct. Jan.

April & July of Each Year

NOTICE:—In case of death of policy holder notify G. C. Mangum, President, Phone 358, Center Texas.

..... 19.....

Received of the MANGUM BURIAL ASSOCIATION, Home Office, Center, Texas,

..... (.....) Dollars in full settlement of all claims under Policy No. ....., dated..... ..... issued on the life of ...., said policy being terminated by ....., and the Mangum Burial Association is hereby forever released from any and all further obligation thereunder.

Signature witnessed by: .....

....

Address ....