their proceedings, which shall be at all times subject to the inspection of any members. The corporation may establish branches in any other County in the State. The Board of Directors may have the power to increase the number of Directors to seven or twenty they deem the interest of the corporation requires such increase. And the first of any subsequent Board of Directors may have the power to elect other members who on acceptance of membership, shall become corporators equally with the original corporators. The Board of Directors shall have the right to determine what amount of money paid into the Treasury shall be a prerequisite for membership, if necessary, that amount shall be thus annually paid and a failure thus to pay shall in the discretion of the Directors justify the expulsion of said delinquent members. The term of all officers may be fixed by the by laws, the said term not, however, to exceed three years. All officers holdover until their successors are duly elected & qualified. The general welfare of society, not individual profit is the object for which this Charter is granted and hence the members are not stockholders in the legal sense of the term and no dividends or profits shall be divided among the members. The members may at any time voluntarily dissolve the corporation by a conveyance of its assets and property to any other corporation holding a Charter from the State for purposes not of individual profit first providing for corporate debts. A violation of any of the provisions of the Charter shall subject the corporation to dissolution at the instance of the State. This Charter is subject to modification or amendment and in case said modification or amendment is not accepted corporate business is to cease, and the assets and property, after the payment of debts are to be conveyed as aforesaid to some other corporation holding a charter for purposes not connected with individual profit. Acquiescence in any modification thus declared shall be determined in a meeting specially called for that purpose, and only those voting in favor of the modification shall thereafter compose the corporation. The means, assets, income of other property of the corporation shall not be employed, directly or indirectly, for any other purpose whatever than to accomplish the legitimate objects of its creation. By laws implication shall not possess the power to issue notes of currency, deal in currency, notes or coin, buy and sell products, or engage in any kind of trading operation, nor hold any more real estate than is necessary for its legitimate purposes. Expulsion shall be the only remedy for the non payment of dues by the members. There shall be no individual liability against the members for corporate debts, but the entire corporate property shall be liable for the claims of creditors. We the undersigned apply to the State of Tennessee by virtue of the laws of the land for a Charter of Incorporation for the purposes & with the powers, etc declared in the foregoing instrument. This 26th day of June 1882.

Edward J. Golladay, Henry C. Hansell, James W. Langford,
Hugh B. Hill, James E. Rust, John B. Mitchell, Henry B. Green, Dennis Easley.

State of Tennessee } Personally appeared before me, E. M. Woodall
Davidson County } Dep'y Clerk of the County Court of said County
the within named Edward J. Golladay, Henry C. Hansell, James
W. Langford, Hugh B. Hill, James E. Rust, Jno. B. Mitchell
Henry B. Green & Dennis Easley, the bargainers, with whom
I am personally acquainted, and who acknowledged that they
executed the within instrument for the purposes therein con-
tained. Witness my hand at office, this 29th day of June 1882.
Rec'd June 29, 1882 at 10 P.M. E. M. Woodall, Dep'y Clerk

Registered June 29, 1882

E. J. Golladay et als
To
Charter
Cumberland Trust
& Mutual Aid Society

See certificate of Secty of State on page 95, this book

State of Tennessee, Charter of Incorporation.

Be it known, That Edward J. Golladay, Henry C. Hansell, James W. Langford, Hugh B. Hill, James E. Rust & John B. Mitchell are hereby constituted a body politic & corporate, by the name & style of "The Cumberland Trust & Mutual Aid Society" of Nashville, Tennessee, for the purpose of mutual benefit and relief, and for the payment of stipulated sums of money to the members, or their heirs. The business of the association shall consist in collecting monies from the members of said society for membership fee, assessments & annual dues for an expense fund, and for the payment of benefits as they may fall due upon the marriage of a member, as set forth in the by laws governing this society. The general powers of said Corporation shall be, to sue and be sued by the corporate name, to have & use a common seal, which it may alter at pleasure if no common seal, then the designature of the name of the corporation, by any duly authorized officer, shall be legal & binding; to purchase and hold or receive by gift, bequest or devise, in addition to the personal property owned by the corporation, real estate necessary for the transaction of the corporate business; and also to purchase or accept any real estate in payment or in part payment of any debt due to the corporation, and sell the same; to establish by laws, and make all rules and regulations not inconsistent with the laws & constitution, deemed expedient for the management of corporate affairs; & to appoint such subordinate officers and agents, in addition to a President and Secretary & Treasurer, as the business of the corporation may require, designate the name of the office & fix the compensation of the officers. The said five or more incorporators shall within a convenient time after the registration of this Charter in the office of the Secretary of State, elect from their number a President, Secretary and Treasurer, & the last two offices may be combined into one; said officers and the other incorporators to constitute the first Board of Directors. In all elections each member to be entitled to one vote, either in person or by proxy, and the result to be determined by the majority of the votes cast. Due notice of any election must be given by advertisement in a newspaper, personal notice to the members or a day stated on the minutes of the Board