and is incorporated for such benevolent objects as may be committed to the judgment of the Incorporators and particularly for the purposes of promoting economy morality and the happiness of mankind, and to this end to pay a certain sum of money to its Certificate holders at occurrence of birthday. The said money to be paid out of a mutual fund to be raised only by assessment of its members. This association is Chartered under the laws of Tennessee embraced in the Acts of 1875-6 Chapter 142 subsection 2 of Section 1. of said Act and all the amendments of said Act applicable to the purpose of this Association. The general powers of said Corporation shall be to sue and be sued by its Corporate name, to have and use a Common Seal, which it may alter at pleasure, to purchase and hold or receive by gift, devise or bequest, in addition to the personal property owned by the Corporation Real Estate in payment or part payment of any debt due to the Corporation, and sell and make and convey through its proper officers title to the same. To establish By-laws and make all rules and regulations not inconsistent with the laws and Constitution of Tennessee, deemed expedient for the management of Corporate affairs, and to appoint such subordinate officers and agents, in addition to a President, Secretary and Treasurer as the business of the Corporation may require; to designate the name of such additional officers and fix the Compensation of the same. That five or more Corporators shall within a Certain time, after the registration of this Charter, in the office of the Secretary of State, elect from their number a President Secretary and Treasurer, or any two of said offices may be combined into one, said Officers and the other Corporators to constitute the first Board of Directors. In all Elections each member to be entitled to one vote, in person or by proxy, and the result to be determined by a majority of the votes so cast. Due notice of any election must be given by advertisement in a Newspaper published in Nashville, personal notice to the members or a day stated in the minutes of the Board ten months preceding the Election. The Board of Directors shall keep a record of all their proceedings which shall be at all times subject to the inspection of any member. The Corporation may establish Branches in any other County in this State. The Board of Directors may have the power to increase the number of Directors to seven or ten if they deem the interest of the Corporation requires such increase. And the first or 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 or if necessary what amount shall be thus annually paid, and what amount shall be paid upon the marriage of the Certificate holders. In failure thus to pay as fixed in the By laws of the Corporation shall in the discretion of the Directors work a forfeiture of the membership of said defaulting member. The term of all officers may be fixed by the By-laws the said term however not to exceed three years. All officers hold over until their successors are Elected and 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 shall be declared or paid to the members. The members may at any time voluntarily dissolve the Association by a Conveyance of its Assets and property to any other Corporation holding a Charter from this 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 of the Company, 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, incomes or 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, and by no implication shall it possess the power to issue notes or Currency, deal in Currency, notes or bills 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 business purposes. Expulsion shall be the only remedy for the non payment of dues or assessments by the members, and there shall be no individual liability against the members of the Corporation for Corporate debts, but the entire property of the Corporation shall be liable for the claims of Creditors. To the undersigned affix to the Seal of Tennessee, by virtue of the laws of the same for a Charter of Incorporation for the purposes and with the powers set declared in the foregoing Instrument. This at Nashville Tennessee September 22 1882. C. L. Ridley By Jno C. Brown Atty in fact
Chas. S. Clark, J. E. Fulton, Wm C. Brown Jr.
W. R. Shelton By Chas. S. Clark Atty in fact

State of Tennessee
Davidson County

Personally appeared before me C. H. Eastman, Clerk of the County Court of said County J. E. Fulton, subscribing witness, to the attached application who being first duly sworn deposes and says that he is personally acquainted with the above named John C. Brown Jr. and Chas. S. Clark the bargainers, and that they acknowledged the same in his presence to be their act and deed for the purposes therein contained. Witness my hand at office this 22 day of Sept 1882.

C. H. Eastman Clerk
By E. Ill Woodall D. C.

State of Tennessee
Davidson County

Personally appeared before me E. Ill Woodall Dep. Clerk of the County Court of said County, the within named J. E. Fulton, the bargainer, with whom I am personally acquainted and who acknowledged that he executed the within Instrument for the purposes therein contained. Witness my hand at office this 22 day of Sept 1882.

Rec. Sept 22, 1882 at 10 30 A. M. E. Ill Woodall Dep. Clerk

Contrasted & Mar
Natal certs
2y Certificate
Sec'y of State

Registered Sept 28 1882

I Davis Acteunn Secretary of State of the State of Tennessee, do certify that the foregoing Instrument with Certificates of Acknowledgment & Probate and Registration, was filed in my office for registration on the 3d day of July 1882 and Recorded in the 5 day of July 1882 viz,