

CHARTER AND BY-LAWS  
OF THE  
MUTUAL AID ASSOCIATION  
OF THE  
PHILADELPHIA  
COUNTY MEDICAL SOCIETY.  

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1884.

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CHARTER AND BY-LAWS

OF

THE MUTUAL AID ASSOCIATION

OF THE

PHILADELPHIA COUNTY MEDICAL SOCIETY.

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Instituted May 6th, A. D. 1878.

Incorporated Sept. 25th, A. D. 1878.

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PHILADELPHIA:  
COLLINS PRINTING HOUSE, 705 JAYNE STREET.  
1884.

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## PREFACE.

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AT a Conversational Meeting of the PHILADELPHIA COUNTY MEDICAL SOCIETY, held February 27th, 1878, Dr. Henry H. Smith, President, in the chair, Dr. Wm. T. Taylor, after explanatory remarks, presented the following Resolution, which was unanimously adopted:—

“*Resolved*, That the President, Vice-Presidents, and Treasurer of this Society, together with three members appointed by the Chair, be constituted a Committee to consider and present at an early day, a Plan for the Establishment of a ‘Beneficiary Fund,’ for the relief of the families of such members as may require the fostering care of the Society.”

The President then appointed Drs. Nathan L. Hatfield, George Hamilton, and Robert Burns, to complete the Committee. [Extract from the Minutes.]

H. LEAMAN, Recording Secretary.

### REPORT OF THE COMMITTEE.

The Committee appointed at the last meeting of the Society “to consider and report a plan for the creation of a Beneficial Fund for this Society,” respectfully report:—

That, in accordance with their appointment, the Committee met in the Hall of the Society, on Monday, March

11th, 1878, at 8 o'clock P. M., and organized by the election of Dr. Robert Burns as Chairman, and Dr. J. Solis Cohen as Secretary. After full discussion of the subject, and the consideration of the results of two similar Associations in New York City, the Committee unanimously decided to recommend the formation of a MUTUAL AID ASSOCIATION, in this Society, and to invite the active co-operation of the members in the development of a judicious and benevolent work, that will in time prove a most valuable addition to the usefulness of the Society. They also recommend the adoption of the following Preamble and Resolutions.

(Signed)

HENRY H. SMITH,  
J. SOLIS COHEN,  
GEO. B. DUNMIRE,  
W. M. WELCH,

N. L. HATFIELD,  
GEO. HAMILTON,  
ROBERT BURNS,

Committee.

#### PREAMBLE AND RESOLUTIONS.

*Whereas*, Cases have been brought to the notice of the President of this Society, of members whose slender professional incomes have been arrested for months, in consequence of long-continued illness; and, *whereas*, such instances, as well as impoverished widows and orphans of members left with scanty means of support, must occasionally occur hereafter, therefore be it

*Resolved*, That this Society recommends to its members the immediate formation of a "Mutual Aid Association," for the assistance of such cases as require it.

\* \* \* \* \*

By order of Committee,

ROBERT BURNS, Chairman.

In accordance with the above resolution, a meeting of such members of the Philadelphia County Medical Society as desired to form a "Mutual Aid Association" was held on May 6th, 1878, in the Hall of the Society, Dr. Henry H. Smith being chosen President and Dr. J. D. Nash, Secretary. After some preliminary business, an election for officers was held to serve for the ensuing year.

On July 8th, 1878, at a meeting of the officers and directors, Dr. Smith was authorized to take the necessary steps to obtain a Charter, and at a subsequent meeting, held Sept. 27, 1878, the President reported that a Charter for the "Mutual Aid Association of the Philadelphia County Medical Society" had been granted by the Court of Common Pleas of the city of Philadelphia.

At a meeting of the Standing Committee, held the same day, it was Resolved, to accept the Charter and adopt the By-laws as presented by Dr. Smith, and that the same be printed, with a list of the officers and a brief history of the formation of the Association. The Secretary was also directed to forward a copy to each member of the Philadelphia County Medical Society, with a slip facilitating the forwarding of his subscription to the Treasurer.

W. R. D. BLACKWOOD, M.D.,  
Secretary Mutual Aid Assoc. Phil. Co. Med. Society.

## CHARTER.

---

### I.

WE, the undersigned, citizens of the Commonwealth of Pennsylvania, do hereby associate ourselves together as a Corporation to be called "The Mutual Aid Association of the Philadelphia County Medical Society."

### II.

The object of the said Association and the purpose for which it is formed is benevolent, by affording pecuniary aid to the widows and orphans of such members as require it, as well as to such members as from long-continued illness or accident may be compelled to seek such aid.

### III.

The place in which the business of the Association is to be transacted is the county of Philadelphia.

### IV.

The term for which the Association is to exist is perpetual.

### V.

The names and residences of the subscribers are as follows:—

HENRY H. SMITH, No. 1800 Spruce Street.

ROBERT BURNS, No. 4323 Frankford Avenue.

GEORGE HAMILTON, No. 1600 Summer Street.

J. SOLIS COHEN, No. 1431 Walnut Street.

MICHAEL O'HARA, No. 31 South Sixteenth Street.

NATHAN L. HATFIELD, N. E. cor. Franklin and  
Buttonwood Streets.

H. ST. CLAIR ASH, No. 1112 Vine Street.

WILLIAM B. ATKINSON, No. 1400 Pine Street.

GEORGE B. DUNMIRE, No. 133 North Seventh St.

CHARLES F. WITTIG, No. 480 North Fourth St.

WILLIAM R. D. BLACKWOOD, No. 246 N. Twentieth  
Street.

NAPOLEON HICKMAN, No. 326 S. Sixteenth St.

DAVID DAVIDSON, No. 902 Walnut Street.

WILLIAM T. TAYLOR, No. 1324 N. Fifteenth St.

AARON F. SHELLEY, No. 839 North Fifth Street.

ALBERT FRICKÉ, No. 235 North Sixth Street.

SAMUEL W. GROSS, No. 1112 Walnut Street.

BENJAMIN LEE, No. 1503 Spruce Street.

JOSEPH D. NASH, No. 1316 North Eleventh St.

FRANKLIN B. HAZEL, No. 855 North Eleventh St.

HENRY LEAMAN, No. 1031 Vine Street.

All in the city of Philadelphia.

## VI.

The number of its Directors, who shall also be the Trustees of the funds, shall be nine. The following have been chosen Directors for the first year:—

HENRY H. SMITH, Trustee. M. O'HARA, Trustee.

ROBERT BURNS, " J. G. RICHARDSON, "

N. L. HATFIELD, " H. ST. CLAIR ASH, "

GEORGE HAMILTON, " W. B. ATKINSON, "

J. SOLIS COHEN, "

## VII.

There is no capital stock and no shares. The funds of the Association shall consist of a *Permanent* and *Contingent* fund, which shall be held and invested by the Directors in accordance with the by-laws. But the annual income from such funds which the Directors may hold, shall not exceed ten thousand dollars.

## VIII.

Members of the Philadelphia County Medical Society are alone eligible to the said Association upon compliance with the By-laws of said Association.

Witness our hands and seals this twelfth day of September, Anno Domini one thousand eight hundred and seventy-eight (1878).

HENRY H. SMITH,	[SEAL.]
ROBERT BURNS,	[SEAL.]
N. L. HATFIELD,	[SEAL.]
GEORGE HAMILTON,	[SEAL.]
J. SOLIS COHEN,	[SEAL.]
MICHAEL O'HARA,	[SEAL.]
HENRY LEAMAN,	[SEAL.]
H. ST. CLAIR ASH,	[SEAL.]
WM. B. ATKINSON,	[SEAL.]
G. B. DUNMIRE,	[SEAL.]
CHARLES F. WITTIG,	[SEAL.]
WM. R. D. BLACKWOOD,	[SEAL.]
NAPOLEON HICKMAN,	[SEAL.]
D. DAVIDSON,	[SEAL.]
WILLIAM T. TAYLOR,	[SEAL.]
AARON F. SHELLEY,	[SEAL.]

ALBERT FRICKÉ,	[SEAL.]
S. W. GROSS,	[SEAL.]
BENJAMIN LEE,	[SEAL.]
J. D. NASH,	[SEAL.]
F. B. HAZEL,	[SEAL.]

*County of Philadelphia, ss.*

Before me, the Recorder of Deeds in and for the County of Philadelphia, personally appeared the above named Henry H. Smith, Robert Burns, N. L. Hatfield, George Hamilton, J. Solis Cohen, H. St. Clair Ash, William T. Taylor, and Albert T. Frické, and in due form of law acknowledged the instrument to be their and each of their act and deed, and desired that the same might be recorded as such according to law. Witness my hand and official seal this fourteenth day of September, Anno Domini one thousand eight hundred and seventy-eight (1878).

[SEAL.]

JOS. K. FLETCHER,

*Deputy Recorder.*

#### COPY OF ADVERTISEMENT.

Notice is hereby given that an application will be made to the Court of Common Pleas No. 1, of the County of Philadelphia, June Term, 1878, No. 872, on Monday, September 16, 1878, at 10 A. M., under Act of Assembly of the Commonwealth of Pennsylvania, entitled "An Act to Provide for the Incorporation and Regulation of Certain Corporations," approved 29th April, 1874, and the supplements thereto, for the charter of an intended corporation

to be called The Mutual Aid Association of the Philadelphia County Medical Society, the character and object of which is benevolent, by affording pecuniary aid to the widows and orphans of such members as require it, as well as to such members as from long-continued illness or accident may be compelled to seek such aid, and for these purposes to have, possess, and enjoy all the rights, benefits, and privileges of said Act of Assembly.

[SEAL.]

JOHN G. JOHNSON,

*Solicitor.**City of Philadelphia, ss.*

Before me, the subscriber, a notary public in and for the Commonwealth of Pennsylvania, personally appeared Harold H. Hamilton, who, being duly sworn, deposes and says, that the foregoing is a true and correct copy of an advertisement which was inserted and has appeared once a week, for three successive weeks prior to this date, in the "Evening Telegraph" and the "North American," two newspapers of general circulation, printed in the said county, and also for a like period in the "Legal Intelligencer," a weekly paper printed in said county.

HAROLD HAMILTON.

Sworn to and subscribed before me this thirteenth day of September, A. D. 1878. Witness my hand and notarial seal.

[SEAL.]

GEORGE E. HOUSE,

*Notary Public.*

## DECREE AND ORDER.

I, the undersigned, a law judge of the county of Philadelphia, do hereby certify that I have perused and examined the foregoing instrument, duly certified to me under the hand and official seal of the Recorder of Deeds in and for the county of Philadelphia, together with the proof of the publication of the notice of this application, and that I find the same to be in proper form and within the purposes named for the corporations of the first class, as specified in the Act of Assembly, 29th April, 1874, and that the purposes of said corporation appear to be lawful, and not injurious to the community. I do, therefore, order and decree that the said charter be and the same is approved, and that upon the recording of said charter and this order, the subscribers thereto and their associates shall be a corporation for the purposes and upon the terms therein stated.

[SEAL.]

JOSEPH ALLISON,

*President Judge of Court of Common Pleas No. 1, Philadelphia.*

Recorded in the office for Recording Deeds, etc., for the City and County of Philadelphia, in Charter Book No. 4, p. 207, etc.

Witness my hand and seal of office this 25th day of September, A. D. 1878.

[SEAL.]

JOS. K. FLETCHER,

*Deputy Recorder.*

# OFFICERS

OF THE

“MUTUAL AID ASSOCIATION OF THE PHILADELPHIA  
COUNTY MEDICAL SOCIETY,”

SINCE ITS ORGANIZATION.

---

INSTITUTED MAY 6TH, 1878.

INCORPORATED SEPTEMBER 25TH, 1878.

---

## OFFICERS FOR 1878.

*President*—Dr. Benjamin Lee.

*Vice-Presidents*—Dr. William T. Taylor, Dr. A. Frické.

*Recording Secretary*—Dr. W. R. D. Blackwood.

*Corresponding Secretary*—Dr. Frank Woodbury.

*Treasurer*—Dr. Richard J. Dunglison.

*Directors Elected to Serve as Trustees for Five Years.*

Dr. Henry H. Smith, *Chairman.*

Dr. Robert Burns,

Dr. Wm. B. Atkinson,

N. L. Hatfield,

J. G. Richardson,

George Hamilton,

H. St. Clair Ash,

M. O'Hara,

J. Solis Cohen.

## OFFICERS IN 1879.

*President*—Dr. Benjamin Lee.

*Vice-Presidents*—Drs. William T. Taylor and A. Frické.

*Recording Secretary*—Dr. W. R. D. Blackwood.

*Treasurer*—Dr. Richard J. Dunglison.

*Committee on Benevolence*—Drs. Hamilton, Burns, and Nebinger.

## OFFICERS IN 1880.

*President*—Dr. Benjamin Lee.

*Vice-Presidents*—Drs. William T. Taylor and A. Frické.

*Recording Secretary*—Dr. W. R. D. Blackwood.

*Treasurer*—Dr. Richard J. Duglison.

*Committee on Benevolence*—Drs. Hamilton, Burns, and Nebinger.

## OFFICERS IN 1881.

*President*—Dr. William Pepper.

*Vice-Presidents*—Drs. William T. Taylor and A. Frické.

*Treasurer*—Dr. Richard J. Duglison.

*Secretary*—Dr. M. S. French.

## OFFICERS IN 1882.

*President*—Dr. William Pepper.

*Vice-Presidents*—Drs. William T. Taylor and Jno. B. Roberts.

*Treasurer*—Dr. George B. Dunmire.

*Secretary*—Dr. M. S. French.

## OFFICERS IN 1883.

*President*—Dr. Jno. H. Packard.

*Vice-Presidents*—Drs. William T. Taylor and Jno. B. Roberts.

*Treasurer*—Dr. George B. Dunmire.

*Secretary*—Dr. M. S. French.

*Committee on Benevolence*—Drs. Henry H. Smith, Hamilton, and Frické.

## OFFICERS IN 1884.

*President*—Dr. Benjamin Lee.

*Vice-Presidents*—Drs. R. J. Duglison and W. A. Parish.

*Treasurer*—Dr. George B. Dunmire.

*Secretary*—Dr. H. A. Slocum.

*Directors Elected to Serve for Five Years.*

Dr. Henry H. Smith, Chairman.

Dr. George Hamilton,

Dr. Wm. B. Atkinson,

M. O'Hara,

Albert H. Smith,

A. Frické,

D. Hayes Agnew,

H. St. Clair Ash,

Jas. H. Hutchinson.

*Committee on Benevolence*—Drs. Henry H. Smith, George Hamilton, and Albert Frické.

The *Members* of the Association now number ninety-two; of whom thirty-one are *Life Members*, and sixty-one *Annual Members*. The number of *Benefactors* is twelve.

#### LIFE MEMBERS (31).

(Paying fifty dollars each.)

Drs. Albert Frické.	Drs. H. St. Clair Ash.
Henry H. Smith.	Charles E. Cadwalader.
Robert Burns.*	Gerald D. O'Farrell.
Nathan L. Hatfield.	William Pepper.
Andrew Nebinger.	Albert H. Smith.
Charles T. Hunter.*	William Goodell.
Benjamin Lee.	Ellerslie Wallace.
Michael O'Hara.	Thomas Yarrow.
J. Cheston Morris.	James Darrah.
De Forest Willard.	James Collins.
J. Forsyth Meigs.*	James H. Hutchinson.
Charles S. Boker.	John C. Da Costa.
George Hamilton.	William T. Taylor.
John B. Roberts.	Geo. B. Dunmire.
D. Hayes Agnew.	H. A. Slocum.
Henry Leaman.	

#### ANNUAL MEMBERS (4).

(Paying Ten Dollars each.)

Drs. W. R. D. Blackwood.	Drs. Wm. Thomson.
Horace Y. Evans.	J. C. Wilson.

#### ANNUAL MEMBERS (5).

(Paying Five Dollars each.)

Drs. John Ashhurst, Jr.	Drs. Richard J. Duglison.
Wilson Buckby.	George F. Shattuck.
J. Solis Cohen.	

---

\* Deceased.

## ANNUAL MEMBERS (52).

Drs. Adler, John M.	Drs. Mercur, John D.
Allen, Harrison	Miller, Charles H.
Atkinson, Wm. B.	Mills, Charles K.
Baldwin, Louis K.	Nash, Joseph D.
Baxter, Henry F.	Neff, Joseph S.
Bernardy, Eugene P.	O'Neill, J. J.
Clark, Leonard S.	Packard, John H.
Crowley, T. Stanton	Parish, W. H.
Cruice, Robert B.	Richardson, Joseph G.
Curtin, Roland G.	Risley, S. D.
Davidson, David	Rogers, Robert E.
Engel, Hugo	Schoales, Joseph D.
Fischer, Emil	Shelly, Aaron F.
Fleming, Wm. J.	Simsohn, Joseph S.
French, Morris S.	Sinkler, Wharton
Gayley, James F.	Skillern, Samuel R.
Harlow, Lewis D.	Skillern, P. G.
Hazel, F. B.	Stewart, Wm. S.
Hearn, Joseph	Thomas, Charles H.
Hickman, Napoleon	Tyson, James
Kerr, Wm. G.	Wevill, R. Henry
Knight, Samuel R.	White, J. Wm.
Keyser, Peter D.	Whiteside, John E.
Levis, Richard J.	Wilson, H. Augustus
Leidy, Joseph	Wittig, Charles F.
Livingston, Alfred T.	Woodbury, Frank

## BENEFACTORS.

(By payment of One Hundred Dollars each.)

Dr. Henry H. Smith.	Geo. W. Childs.
"A Friend,"	Mrs. Sarah Pepper.
per Dr. H. H. Smith.	Dr. J. Henry Smaltz.
Dr. R. A. F. Penrose.	Dr. Wm. H. Pancoast.
Dr. Jacob M. Da Costa.	Dr. Michael O'Hara.
Dr. Albert Frické.	Dr. Andrew Nebinger.
Dr. William Pepper.	

## DONATIONS (1881-2).

Dr. Wm. H. Warder . . . . .	\$10 00
Mrs. C. G. Perry . . . . .	10 00
John Wyeth & Bro. . . . .	50 00
Dr. Edward Hartshorne . . . . .	50 00
Dr. Lewis Rodman . . . . .	50 00
G. W. Rosengarten . . . . .	50 00

## FINANCIAL STATEMENT (May, 1884).

GEORGE B. DUNMIRE, M.D., *Treasurer, in account with the Mutual Aid Association of the Philadelphia County Medical Society.*

1883.	DR.	
April 1. To cash balance . . . . .		\$98 52
1884.		
April 1. To interest on investments to date . . . . .		147 00
“ “ initiation fees “ . . . . .		6 00
“ “ life membership “ . . . . .		90 00
“ “ annual dues “ (\$10) . . . . .		10 00
“ “ “ “ (\$5) . . . . .		30 00
“ “ “ “ (\$2) . . . . .		70 00
Total . . . . .		\$451 52
1884.	CR.	
April 1. By cash purchase of \$300 City Sixes . . . . .		\$392 25
“ “ incidental expenses . . . . .		37 90
“ “ balance in bank (uninvested) . . . . .		21 37
Total . . . . .		\$451 52

Amount invested in Permanent Fund and deposited in the Association's safe at the Guarantee Trust and Safe Deposit Company, 316 Chestnut Street, Philadelphia, \$3525 25, par value \$3000.

Audited and found correct.

WM. B. ATKINSON,  
H. ST. CLAIR ASH,

*Auditing Committee.*

# SUMMARY

OF THE

## OBJECTS AND RULES OF THE ASSOCIATION.

---

The *Object* of the Association is to afford pecuniary aid to the widows and orphans of its members, in accordance with its By-laws.

*Membership* is limited to physicians who are members of the Philadelphia County Medical Society, experience having proved that Medical Mutual Aid Associations must be guarded by the scrutiny of a Board of Censors, in order to prevent improper claims on the charity.

The *Permanent Fund* must amount to five thousand dollars before any portion of the income can be applied by the Committee on Benevolence.

The pro rata of *Annuitants* are clearly stated in the By-laws (page 29), and the form of application fully detailed (page 32). The amount given each annuitant will depend on the amount of the "*Permanent Fund*," and it is, therefore, desirable that this should be made as large as possible by the donations and bequests of the benevolent.

The *form and character of a devise or bequest* are on page 35 of the By-laws.

# BY-LAWS.

---

## ARTICLE I.

### OF MEMBERS.

THE members of the Mutual Aid Association shall be such duly elected members of the Philadelphia County Medical Society as comply with the following provisions of these By-laws:—

SECTION I. Every member of this Association shall sign the Charter and By-laws, and pay an initiation fee of *five* dollars. He shall also, within six months after his initiation and annually thereafter, pay an assessment of *five* dollars. A failure to pay his dues before January 1st of any year shall preclude a member from participating at the annual meeting, and a failure to pay the annual assessment for two years shall forfeit membership and all previous payments until such dues are paid and certified to by the Treasurer.

SECT. II. Any member may become a life member and free from further assessments on the payment of Fifty dollars in one sum, after the initiation fee is paid. Any life member may be constituted a Benefactor on the additional payment of Fifty dollars (\$50), without losing the benefits of membership.

SECT. III. Any member by paying *ten* dollars annually for five successive years from the time of his initiation becomes a life member.

SECT. IV. Any member paying *five* dollars annually for ten successive years after his first year of membership may become a life member.

SECT. V. Any person subscribing one hundred dollars may become a *Benefactor* without the rights of membership; but he may direct that his family physician, if a member of the Philadelphia County Medical Society, be made a life member.

SECT. VI. Every member who shall marry oftener than once shall on every such marriage pay into the treasury of the Society the sum of Fifty dollars (\$50) as an additional premium for the new risk to which he subjects the Association, and the widow or issue of such subsequent marriage shall not be entitled to aid from the Association *unless* the additional premium of Fifty dollars (\$50) has been paid within one year previous to the death of such member.

SECT. VII. Membership of the Society shall date from the first day of January nearest to the date of signing the charter.

SECT. VIII. No member shall forfeit his membership, interests, rights, or privileges, by change of residence anywhere in the State of Pennsylvania, or by retiring from practice whilst living in Philadelphia, *provided* he does not engage in some other business.

SECT. IX. Every member shall, on signing the Charter and By-laws, receive a proper certificate of

his membership signed by the President and Vice-Presidents, as follows :—

“THE MUTUAL AID ASSOCIATION OF THE PHILADELPHIA  
COUNTY MEDICAL SOCIETY.”

This to certify that \_\_\_\_\_ is a \_\_\_\_\_ member of this  
*Association* from the \_\_\_\_\_ day of \_\_\_\_\_ 18 \_\_\_\_\_ and entitled to all  
benefits pertaining to such membership, *subject to the By-laws of*  
*the Association.*

In testimony whereof the signatures of the proper officers are  
hereby attached this \_\_\_\_\_ day of \_\_\_\_\_ A. D. 18 \_\_\_\_\_

M.D., President.

“ } Vice-Presidents.  
“ }

Payment received this \_\_\_\_\_ day of \_\_\_\_\_

M.D., Treasurer.

SECT. X. Any member who by long-continued sickness or accident requires pecuniary assistance shall be entitled to present the circumstances of his case to the “Committee on Benevolence,” who shall report thereon to the Directors, or give such immediate relief as is prescribed in Article IV., page 26, of these By-laws. Any member knowing of the destitute circumstances of another member may make such application to the Committee on his behalf.

## ARTICLE II.

### OFFICERS OF THE ASSOCIATION.

SECTION I. The officers shall consist of a President, two Vice-Presidents, Treasurer, and Secretary, who shall be elected annually from the first Monday in May of 1879, and serve until their successors are chosen, without any pecuniary compensation.

SECT. II. At the first annual meeting on the first Monday in May of 1879, there shall also be elected nine Directors, who shall serve five years from the date of their election, or until their successors shall be duly elected. At the expiration of this term a new election for Directors shall be held, to which any or all of the former Directors shall be eligible; but after the first annual meeting in May, 1879, no one shall be eligible as a director who has not been for five years a member of the Association or for ten years a member of the Philadelphia County Medical Society.

SECT. III. All elections shall be by ballot.

SECT. IV. Nominations for officers shall be made by the members of the Association at a meeting to be called for that purpose by the President on the first Monday in April of each year. Nominations for Directors shall be made only by the Standing Committee, who shall present two names for each vacancy that is to be filled.

SECT. V. The general affairs of the Association shall be managed by a "Standing Committee," which shall consist of nine Directors and the President, two Vice-Presidents, Treasurer, and Secretary of the Association, and shall present at the annual meeting of the Association a full summary of their proceedings during the year. They shall meet at the call of the President of the Association, or be convened when desired by the Board of Directors.

## ARTICLE III.

## DUTIES OF OFFICERS.

SECTION I. The President of the Association shall perform such duties as custom and parliamentary usage require. He shall sign all certificates of membership and all satisfaction pieces, discharges, transfers of loans or other investments *only* when so ordered by the Board of Directors. When notified by the Secretary of any application for relief, he shall notify the Committee on Benevolence, or take such action in the case as his judgment may direct. The President shall be *ex officio* a member of all committees.

SECT. II. In the absence of the President his duties shall be performed by a Vice-President in the order of rank, which rank shall be decided by the number of votes by which he has been elected. In case of a tie vote, age shall decide the point.

SECT. III. The Treasurer shall receive all moneys of the Society, as initiation fees, annual dues of members, and interest on investments, and when specially authorized by a minute of the Board of Directors, he shall also receive the proceeds of sales of bonds or other investments, bequests, etc. He shall deposit the same as soon as received in the Bank of North America, in Philadelphia, and keep them in a separate account, in the name of and for the special use of "The Mutual Aid Association of the Philadelphia County Medical Society." All checks for money to be drawn from said bank shall be printed in the name of the Association and

signed by the President and Treasurer *only* on a written order from the Board of Directors, except for one sum of Fifty dollars (\$50), if required for transient expenses in the interval of a meeting of Directors.

The Treasurer shall be authorized to employ a Collector for annual or other dues at a compensation of not more than ten per cent. on sums under fifty dollars, and five per cent. above that sum. The Treasurer shall prepare and furnish to the Secretary a printed statement of the affairs of the Association for distribution with the notices of meeting, at least thirty days preceding the annual meeting, which statement shall comprise an account of the receipts and disbursements in detail, during the year, as well as the balance in the treasury; a schedule of the property held by the Association; the number and character of the annuitants (omitting their names), and a list of the officers, benefactors, and members, including the names of those who are in arrears, or have forfeited their membership by failure to pay their dues, together with the amount of their indebtedness. The Treasurer shall promptly pay all bills ordered paid by the Directors and approved by the President, and all drafts of the Directors made in conformity with the provisions of the By-laws. He shall render an account of his receipts and disbursements to the Directors quarterly, and oftener if required. He shall also submit to the Directors at each of their regular meetings, the names of all members who are in arrears by non-payment of dues. He shall keep all certificates of

loans, bonds, and other investments in a special fire-proof safe to be designated by the Directors, and the key to this safe shall be deposited as directed by the Directors. No coupon bonds shall be owned by the Association. He shall deliver up, when legally called upon by the Directors, all moneys, bonds, papers, books, or other property of the Association in his possession, to his successor in office, or to such person as the Directors may appoint, and take a receipt therefor, signed by the President of the Association. Before entering upon the duties of his office he shall execute a bond to the Association for the faithful performance of his trust in such a sum as the Directors deem proper, with two sureties to be approved by the Board of Directors, which bond shall be renewed at every re-election.

SECT. IV. The Secretary shall be the Secretary of the Association, of the Board of Directors, and of the Standing Committee. He shall notify all officers and members of their election, give three days' notice of all meetings of the Association, of the Directors, and of Committees; shall attend all meetings of the Association, Directors', or Standing Committee, or promptly give notice of his inability to attend, in which case he shall forward the minute book. He shall enter in a book kept for the purpose the minutes of the proceedings of all such meetings as are above stated, in a clerkly hand; shall receive all written applications for relief made to the Association, keeping the same in strict confidence, and immediately notify the President thereof, notifying the Directors of the same at their first

subsequent meeting. He shall also promptly notify all persons ordered by the Directors or Committee on Benevolence, when and where to call and receive payment of money due them, and perform such other duties pertaining to his office as may be directed by the Association or the Board of Directors.

## ARTICLE IV.

### DIRECTORS.

The nine Directors chosen at the annual meeting of the Association in accordance with Article II., Section II., of these By-laws, shall be organized by the election of one of their number as Chairman, who shall also be the Chairman of the Standing Committee. The Directors shall be the *Trustees* and have the exclusive control of all funds belonging to the Association; audit all bills presented by the Treasurer for payment, and direct the deposit and investment of all moneys received by the Treasurer; and no change of investments shall at any time be made at a meeting of the Directors, except on a printed notice issued by the Secretary, specifying the object of the meeting, and on a two-thirds vote of the entire Board of Directors.

The Directors shall hold quarterly meetings, on the first Tuesday in January, April, June, and October, and special meetings when called by the Chairman at his option, or on the written request of three Directors. Any Director who shall be absent from three consecutive quarterly meetings of the Board of Directors may have his seat declared vacant by the

Directors, subject to the approval of the Standing Committee by a two-thirds vote, after thirty days' notice to such Director. In the event of a vacancy thus created it shall be filled by the Standing Committee until the next annual meeting of the Association.

The Directors shall, annually, on the first Tuesday in October, appoint by ballot *three* of their number as a *Committee on Benevolence*, whose duty it shall be to inquire carefully into the circumstances of all who apply for assistance, and report the same in writing to the quarterly meeting of the Board of Directors. The Committee on Benevolence shall have power, in the interval of a meeting of the Directors, to grant immediate relief to a member or his representative, whom they shall deem entitled thereto, in one sum not exceeding fifty dollars (\$50), and draw on the Treasurer for the same, reporting their action in writing to the Directors at their first subsequent meeting.

The Chairman of the Directors shall, when authorized by the Directors or Standing Committee, give drafts on the Treasurer for all Annuities, and no payment shall be made by the Treasurer to such annuitants without such draft, signed by the Chairman and also by the President of the Association.

Five members shall constitute a quorum of the Board of Directors, and six a quorum of the Standing Committee.

## ARTICLE V.

## FUNDS.

The funds of the Association shall consist of all moneys received by the Treasurer, and shall be kept by him as a Contingent and Permanent Fund.

SECTION I. The Contingent Fund shall consist of the initiation fees and five per cent. of the annual dues of the members, and shall be applied only as required to pay current expenses, and until the income from the permanent fund is sufficient therefor. Any excess of this fund above the annual current expenses at any time shall, at the end of the fiscal year, be invested in the Permanent Fund.

SECT. II. The Permanent Fund shall be created by contributions, donations, bequests, rents, forfeitures, interest, and all other moneys not required or appropriated for the necessary expenses of the Association.

SECT. III. The Permanent Fund shall be invested only in Bonds of the United States, of the State of Pennsylvania, and of the City of Philadelphia, that are registered, and not in coupon bonds, or any other securities. All contributions, donations, and bequests, unless ordered differently by the donors, shall be added to the permanent fund of the Association, and all annuities shall be met as soon as possible by the actual income from the invested funds, and shall under no circumstances exceed that amount. When the income of the permanent fund becomes sufficient both for annuities and current expenses, the latter shall be paid from it, and the amount previously di-

rected for the contingent fund in the preceding section shall be merged in the permanent fund; but no portion of the income of the permanent fund shall be disbursed for any purpose whatever until the permanent fund reaches the sum of five thousand dollars.

## ARTICLE VI.

### PERSONS ENTITLED TO RELIEF.

SECTION I. The following persons are entitled to receive assistance, annually, from the income of the Association, to the amount and with the restrictions directed in the subsequent Articles:—

1. Every widow of a member as long as she remains such.

2. All children of a deceased member being, if males, under sixteen, and if females, under eighteen years of age and unmarried.

3. Orphans of a member.

SECT. II. In special cases the aged father, the widowed mother, or aged single sister of a deceased member who had been dependent on said member for support, may receive assistance at the discretion of the Standing Committee, by a three-fourths vote of the Committee when recommended by the Committee on Benevolence.

SECT. III. In cases of prolonged ill health or extraordinary circumstances, the assistance granted to the surviving children of a member may be extended beyond the ages of sixteen and eighteen respectively by a three-fourths vote of the Standing

Committee, if recommended by the Committee on Benevolence.

SECT. IV. The marriage of a widow of a member shall not invalidate the claims of the children of said member to assistance from the Association, but *she* shall not be entitled to assistance after said marriage.

SECT. V. No one shall be entitled to claim assistance from the Association unless the person by virtue of whose membership the claim is made has been a member and paid all his dues for the two years previous to his death. In special cases, however, the Standing Committee shall have the power, upon the recommendation of the Directors, to shorten this term.

## ARTICLE VII.

### ANNUITANTS.

All widows and children of members entitled to receive an annuity from the Association shall receive only such a *pro rata* sum as the *income* of the permanent fund and the number of applicants shall justify, and when the funds permit it.

SECTION I. Every widow shall receive \$400 per annum from the Association; but for every \$10 or multiple of \$10 of income that she receives from any other source, an amount equal to fifty per cent. of said income shall be deducted from the annuity.

SECT. II. Every child entitled to relief shall receive \$100 per annum, subject to the same reduction of fifty per cent. of income from other sources referred to in the above section.

SECT. III. Every child on arriving at the respective age when, according to Article VI., Sect. I., § 2, the annuity ceases, shall receive the sum of Fifty dollars (\$50) as an outfit.

SECT. IV. Where there are full orphans (without mother), then each case shall be specially investigated by the Committee on Benevolence, and the amount fixed by the Standing Committee on their report, according to the circumstances of the case.

## ARTICLE VIII.

### AMOUNT OF ANNUITIES.

SECTION I. Whenever the actual income of the Association from investments exceeds double the whole expenditure by \$200 for every widow drawing an annuity, then \$100 shall be added to the annuity of each widow.

SECT. II. The amount of the annuities once fixed or increased, shall not be diminished again as long as the income of the Association from investments shall be \$500 in excess of all expenditures.

SECT. III. If a time should arrive that the expenditure should absorb the income to that point, *i. e.*, to within \$500 of excess, then the annuities of the widows shall be reduced \$50, and this reduction shall be kept up and repeated, if necessary, until the income of the Association admits again of an increase, according to the rule laid down in Section I. of this Article.

## ARTICLE IX.

## INCOME OF ANNUITANTS.

SECTION I. When a widow or child claiming an annuity has property which though of value yet yields no income, or property the income from which is uncertain and fluctuating, an appraisal of the property shall be made as soon as may be after the death of the member, by the Directors, and five per cent. of the appraised sum (free of incumbrance) shall be regarded as income, subjecting the annuity to the reduction of Article VII., Section I.

SECT. II. A new appraisal shall be had at the option of either party, at the end of the fiscal year of the Association.

SECT. III. The earnings of a widow, or of a child or children, by their own industry or exertion, shall not be considered as income subjecting the annuity to deduction.

## ARTICLE X.

## APPLICATION FOR RELIEF.

Applications for relief must be made to the Secretary, and a declaration, signed, certified, and sworn to according to the form hereunto annexed, accompanied in the first instance by proofs of the marriage and death of the member; and in case the claim is allowed, the declaration must be annually renewed and sent to the Secretary between the first and fifteenth days of November, so long as the applicant claims assistance.

To the Board of Directors of the Mutual Aid Association of the Philadelphia County Medical Society.

I, \_\_\_\_\_ residing at \_\_\_\_\_  
 County of \_\_\_\_\_ State of Pennsylvania, being entitled to  
 assistance from the Society, do hereby make and subscribe the follow-  
 ing DECLARATION as the basis of my claim :—

- 1st. Name of deceased member under whom claim is made. }  
 2d. Relation of party subscribing to deceased member—widow, children, orphan, guardian, mother, or sister. }  
 3d. Name and date of birth of children, if any, of deceased member. } ..... , born.....  
 4th. Amount of income, if any, from any source. }  
 5th. Amount of income, if any, of children. }  
 6th. Amount of appraisal of property, if any has been made. }

Signed, .....

Dated .....

..... } ss.  
 .....

Personally appeared the above-named  
 on the \_\_\_\_\_ day of \_\_\_\_\_ in the year eighteen  
 hundred and \_\_\_\_\_ , and made oath that the above Declara-  
 tion, as subscribed, is true.  
 Before me,

.....  
*Commissioner of Deeds.*

NOTE.—The following Certificate must be signed by two members of the Association :—

CERTIFICATE.

The undersigned members of the Association are acquainted with  
 and believe the above statement, as sub-  
 scribed, to be strictly true.  
 .....

Date .....

NOTE.—If the applicant resides beyond the limits of the Association, namely, of the city of Philadelphia, the signature of a respectable clergyman acquainted with the applicant will be received in lieu of the signature of members.

## ARTICLE XI.

## APPROPRIATIONS.

SECTION I. Appropriations for the payment of the regular annuitants shall be made by the Board of Directors at their quarterly meeting in January of each year, and payment of the same shall be made on the first day of July next ensuing, and the remainder on the following 24th day of December.

SECT. II. All appropriations shall be paid by the Treasurer within ten days after they have been voted by the Directors or Standing Committee, unless otherwise directed.

SECT. III. No appropriation of money shall be made unless first considered and approved by the Directors.

## ARTICLE XII.

## ORDER OF BUSINESS.

SECTION I. At the Annual meeting of the Association the following shall be the order of business:—

1. Registration of the members present.
2. Reading the minutes of the last annual meeting, and of all special meetings of the Association.
3. Report of the Directors.
4. Report of the Standing Committee.
5. Reports of Special Committees.
6. Election of officers of the Association.
7. New business.
8. Adjournment.

SECT. II. At the meetings of the Board of Directors, or of the Standing Committee, the following shall be the order of business:—

1. Registration of members present.
2. Reading of the minutes of the last meeting and their adoption.
3. Minutes of the Committee on Benevolence.
4. Minutes of the Standing Committee.
5. Quarterly report of Treasurer.
6. Election to fill vacancies in the Directors or Officers.
7. Business referred to the Directors or Standing Committee by the Association.
8. At the meeting held by the Standing Committee, on the first Monday in April of each year, two members shall be nominated for each office of Director to be filled by the Association at its annual meeting.
9. At the quarterly meeting of the Directors in January the auditing of the Treasurer's accounts and verification of all investments or moneys of the Association, and the reading of the annual declarations of annuitants and appropriations therefor.
10. At the quarterly meeting of the Directors in April approval of the Treasurer's yearly report, to be presented at the annual meeting of the members of the Association.
11. Applications for temporary relief.
12. Unfinished business.
13. New business.
14. Adjournment.

SECT. III. The order of business may be suspended by a two-thirds vote of those present at any meeting of the Association, Board of Directors, or Standing Committee.

## ARTICLE XIII.

### AMENDMENTS.

SECTION I. Any Article or Section of these By-laws may be amended or repealed by a resolution of the Association passed at one annual meeting and confirmed at the next annual meeting by a vote of three-fourths of the members present, provided, there are thirty members present, with the exception of articles relating to the investment and distribution of the funds of the Association. No alteration, amendment, or repeal of any provision of these By-laws, which affects the funds of the Association or the payment of its annuitants, shall be made, except upon the unanimous vote of the Standing Committee, on the recommendation of the Board of Directors, and a three-fourths vote of the members of the Association present, at two successive annual meetings of the Association.

## ARTICLE XIV.

### FORMS OF BEQUEST.

#### SECTION I. *Form of a Devise.*

I, \_\_\_\_\_, of \_\_\_\_\_, hereby devise and bequeath to "The Mutual Aid Association of the Philadelphia County Medical Society," their successors and assigns, all that—

(Here recite the real estate from the deed.)

SECT. II. *Form of a Donation or Bequest.*

I, \_\_\_\_\_, of \_\_\_\_\_, hereby  
give and bequeath unto "The Mutual Aid Association of  
the Philadelphia County Medical Society" the sum of—

NOTE.—By the laws of Pennsylvania all bequests of a charitable  
character must be made one calendar month before the death of the  
donor, the will being attested by two *disinterested* witnesses.



