No. 48. Total and Permanent Disability Claim of
Albion Castle, No. 1/8. Examined and returned to Chief Segretary to be filed for 99 days this 140 day of murch Worlangkey Filed in my office this 15th day of March 1909 Chief Secretary. this 7 ch. day of Approved, 19.09... Ch. Ph. Ex. Payments Made. War. No. Date Amount 854 30000

\$300.00

Albion, Nebr. July 1910.

Received of the Royal Highlanders Three Hundred Dollars (\$300.00), second payment on account of total and permanent disability upon certificate No. 14000, held by me as a member of Albion Gastle, No. 113, of Albion, Mebraska.

E. L. Shiesen

Witness-

m300a, 5.1a



July 26, 1910

Chas. A. Bull, Sec-Treas.,

Albion, Nebr.

Valiant Clansman:

I presented the claim of Clansman E. L. Richeson for second payment of total and permanent disability benefits at the meeting of the Executive Committee last night and the claim was approved and warrant ordered issued for \$300.00 in his favor, which find enclosed herewith. This warrant is drawn with exchange and the Clansman should receive the full face of the warrant.

#300.00 is endorsed in the blank for partial payments on the back of the certificate and also have the Clansman sign the enclosed receipt, have his signature witnessed and forward such receipt promptly to me.

Fraternally yours.

Chief Secretary.

Ameolu Nebr. Am Sharp. Sear Lir. I desire to express to you and all other Vofficers of the Royal Oflight aculers my appleciation of your courless and witnest in the matter of the allowance of the disability Marin upon The Bolitery held by my husband AM Ed Richeson. Both last year and

you have been very prompt to act up for The claim as show as proof was Junisheel, and I want to thank you most cincarely Respectfully Richeson. 227 So 17 that.



REPORT of the Chief Secretary, Chief Physical Examiner Executive Committee and Most Illustrious Protector

| I hereby certify that the records of my office show beneficiary certificate in the Royal Highlanders was issued to Valiant Clansman Fair Lady of Albian Castle, No. 118 at Albian of Mebrasha, on the day of October, 19.00, That said certificate was surrendered and cancelled on the 21" day of That the books of my office show that said member has made all payr he was liable up to this date and that he is in good standing as a beneficiary Royal Highlanders. Witness my hand and official seal at Aurora, Nebraska, this 25" day of 19.00. (Seal.) | for \$ 3000° annay, nents to which member of the |
|---|--|
| | |
| I hereby certify that I have examined the attached papers for Second on the total and permanent disability claim of 6. I. Richeson and prove the same. Chief Physical E | d do |
| | |
| We hereby certify that we have each examined the foregoing evidence in total and permanent disability of Fair Lady Valiant Clansman Fair Lady | the claim for |
| and are satisfied that said claim should be allowed. | THE RESERVE OF THE PERSON OF T |
| We hereby authorize and direct the Most Illustrious Protector and Chie | f Secretary to |
| draw and cause to be delivered, an order on the Chief Treasurer, payable to | |
| E. L. Richeson or order, for \$300, being 1-10 of the face of | |
| which is to be endorsed on the back thereof as partial payment on same. | |
| Witness our hands this 25" day of July, 1910. | |
| | |
| L.J. Diefmann! | |
| (Seal.) | Executive |
| F.H. Hanke | Committee. |
| Elleretth | |
| Of I Shough Than | |
| Most Illustrious Protector. | |
| REMARKS. | 1 |





PHYSICIAN'S CERTIFICATE

| TO THE EXECUTIVE COMMITTEE: | 11 0 11h |
|---|--|
| | July 19 19/0 |
| THIS IS TO CERTIFY THAT WE, | Dolard M. D. |
| (1) (VIna) | regular practicing physicians residing at |
| ~ 1 . | |
| | rn, depose and say that we have made a |
| careful examination of Zenter Vichese | who is personally known to us and |
| upon such careful physical examination, we find the fol | llowing conditions existing at this time: |
| (State fully) | SEC. 18. TOTAL DISABILITY |
| Temperatum 98° respiration | 19- Jaisly Mese Mounished, |
| A COLUMN THE PARTY OF A PARTY OF | 1/1 |
| Jufils contracted me | ething flow, Knie |
| Sight- alesent-lower le | 15- and chin tramelous |
| articulation my le | 11.11 1 1/1 1/0 |
| | |
| and understy his I, | nan is afflicted mit |
| toresio-a linear | from much he mill |
| new never and the | high wholly until him |
| summer entitle 1 | |
| you the fertomene ? | manual lolos, the |
| alord hamed de | substily is not the |
| result of vicious | halit |
| Villa and the second | number of the second state |
| And that we (and each of us) have carefully read S | |
| of the Royal Highlanders, as printed on the reverse sid | de of this sheet, under which the certificate |
| of Three I repears was issue | ed, and consider that the said member |
| comes within the provisions of said sections and that | |
| the benefits which accrue to a totally and permanently | AND DESCRIPTION OF THE PROPERTY OF THE PROPERT |
| | the two-size action interest for rectal to the first of the size o |
| ers whose certificate was issued prior to December 1st | t, 1905, as provided in Section 149 of the |
| said Edicts of 1901. | \bigcirc |
| | Mookend M. D. |
| O continuent in case the menter in in a | . Oll ber M. D. |
| ar m kinetus sharantanika kin | Wi. D. |
| and the valence that personal and these | DONNEY WITH GARLE PRINCIPLE AND THE PRINCIPLE AN |
| State of Metrocka | |
| 4 4 56 | |
| County of Coneastes & ss. | |
| The above certificate subscribed in my presence | |
| 805 Noosland, M. D., and | Olalin, M. D., bota |
| personally known to me, upon this / day of | ulff , 19/0. |
| Page RISH Company | A Jashalo |
| (Seal.) | 2 2 20 |
| | Motor relie |

EDICTS OF 1901 OF THE ROYAL HIGHLANDERS, RELATING TO TOTAL DISABILITY. SEC. 148. TOTAL DISABILITY ON ACCOUNT OF OLD AGE. Any beneficial member of the Royal Highlanders who shall live to be seventy years old, shall be considered physically disabled on account of old age, and if he maintains himself in good standing, he shall be entitled to receive from the Fidelity Fund, one-tenth of the amount annually for which his benefit certificate is written as an installment on the same for ten years, should his life be continued for that period, the same to be receipted for upon the certificate, when each installment is paid, and the sum of all amounts so paid shall be deducted from the face value of his certificate when the same shall become a claim by reason of his death. The balance when the same shall become a claim by reason of his death. still due to be paid to his beneficiary or beneficiaries. The balance SEC. 149. TOTAL DISABILITY ON ACCOUNT OF OTHER CAUSES. If a member shall furnish satisfactory proof that he is totally and permanently disabled from any cause not the result of his own illegal acts to perform and direct any kind of business or labor, he shall be entitled to receive the same benefits as provided in the preceding Section, provided he has not attained the age and complied with the requirements for old age benefits, and provided he maintains himself in good standing.

In order to establish a claim for benefits on account of total and permanent disability, the applicant must submit to the Chief Physical Examiner such claim accompanied by the affidavit of at least two reputable physicians, stating that such applicant has sustained such total and permanent disability. The Chief Physical Examiner shall file such claim with the Chief Secre-The Chief Physical Examiner shall file such claim with the Chief Secretary in whose office said claim shall remain for ninety days.

At the expiration of this time the claimant shall furnish a certificate upon blank supplied by the Chief Secretary, which shall be submitted to the Chief Physical Examiner for his recommendation to the Executive Committee; if approved by them the payment shall be made as aforesaid. Provided, if at any time before the full amount of the certificate shall be paid, the claimant shall so far recover from such disability as no longer to be entitled to receive such appual payment upon his certificate, such payment shall to receive such annual payment upon his certificate, cease.

All payments for disability under the provisions of this Section, shall be partial payments upon the certificate of the person receiving same, and in case of death while in good standing, the amount or amounts so paid shall be deducted from the amount of such certificate before payment is made.

It is provided that a member shall be considered totally and permanently disabled under this Section, if he has lost both legs at or above the ankle, both arms at or above the wrist, one leg and one arm as above indicated, or both eyes, if such disabilities are not the result of intemperance, immoral conduct, or vicious habits.

No total disability claim shall be considered in case the member is in a to receive such annual payment upon his certificate, such payment shall No total disability claim shall be considered in case the member is in a penitentiary, insane asylum or other public institution, or if suffering in the last stages of consumption, or any lingering disease unless the Executive Committee deem the applicant needing the assistance, and worthy of the

Mrs. E. L. Richeson, Lincoln, Nebr.

Dear Madam:

I am in receipt of your favor of recent date and in accordance with your request, enclose blank herewith, which kindly have two regular practicing physicians fill out and sign to be used in establishing second claim for total and permanent disability benefits in the case of Glansman E. L. Richeson.

Our Executive Committee will meet for the adjustment of claims July 25th, at which time if this certificate is properly executed and in my hands, the claim will be presented.

very truly yours,

Tharp

Hear Lin. Will you please send me the necessary blank to be filled out Thy Dr. Woodard In regard to EL Richesons physical condition Intiteling hum the second fragment on his folicy.

Yours Respectfully

RECEIVED So & Richeson C.

Chief Secretary's Office. Chief Secretary's Office JUN 30 1910

\$300.00.

Cincoln, net, Aug. 7, 1909.

Received of the Royal Highlanders Three
Hundred Dollars (\$500.00) first payment on
account of total and permanent disability
upon certificate No. 14000, held by me as
a member of Albion Castle, No. 118, at Albion,
Nebraska.

E. L. Richeson

Witness-

M. J. Doblins



July 30, 1909.

Chas. A. Bull, Sec., Albion, Nebr. Valiant Clansman:-

I presented the claim of Valiant Clansman E. L. Richeson for first payment of total and permanent disability benefits at the meeting of the Executive Committee held July 28th and the claim was approved and warrant ordered issued for \$300.00, which find enclosed herewith. This warrant is drawn with exchange and the Clansman should receive the full face of the warrant.

Kindly see to it that this payment of \$200.00 is endorsed in the blank for partial payments on the back of the certificate and also have the Clansman sign the enclosed receipt, have the signature witness and forward such receipt promptly to me.

Fraternally yours,

Chief Secretary.





0

PHYSICIAN'S CERTIFICATE

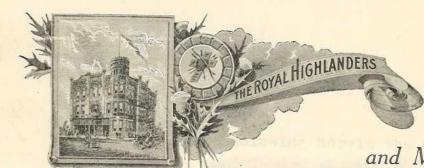
| TO THE EXECUTIVE COMMITTEE: |
|--|
| THIS IS TO CERTURY THAT WE, O POOR M. D. |
| and M. D., regular practicing physicians residing at being duty sworn, depose and say that we have made a |
| careful examination of There I Thekeson, who is personally known to us and |
| upon such careful physical examination, we find the following conditions existing at this time:- |
| (State fully) Pulse at runk to - Standing 95- after |
| 1 2227 |
| assimulation Jaidly good Skin acting |
| mele-torque clean-rafter is limenthal |
| muy newould mit muscelar tuitchings |
| soficially of the chin and life when speaking |
| australy goil. |
| Inis man is suffering mit aresis a kasare |
| Ha is totally unable to Justom Manual Caloon |
| And that we (and each of us) have carefully read Sections 148 and 149 of the Edicts of 1901, |
| of the Royal Highlanders, apprinted on the reverse side of this sheet, under which the certificate |
| of Lehulon was issued, and consider that the said member |
| the benefits which accrue to a totally and permanently disabled member of the Royal Highland- |
| ers whose certificate was issued prior to December 1st, 1905, as provided in Section 149 of the |
| said Edicts of 1901. |
| M. D. |
| <i>E-0W</i> |
| and to extreme that religible of additional factorists will prove the property of the second |
| State of Mebrasila ss. |
| County of the Co |
| The above certificate subscribed in my presence and sworn to before me by the said Weber, M. D., and M. D., bota |
| personally known to me, upon this 2 a day of, 19.09. |
| (Seal.) F. Newton |

EDICTS OF 1901 OF THE ROYAL HIGHLANDERS, RELATING TO TOTAL DISABILITY. SEC. 148. TOTAL DISABILITY ON ACCOUNT OF OLD AGE. Any beneficial member of the Royal Highlanders who shall live to be seventy years old, shall be considered physically disabled on account of old age, and if he maintains himself in good standing, he shall be entitled to age, and if he maintains himself in good standing, he shall be entitled to receive from the Fidelity Fund, one-tenth of the amount annually for which his benefit certificate is written as an installment on the same for ten years, should his life be continued for that period, the same to be receipted for upon the certificate, when each installment is paid, and the sum of all amounts so paid shall be deducted from the face value of his certificate when the same shall become a claim by reason of his death. The balance still due to be paid to his beneficiary or beneficiaries. SEC. 149. TOTAL DISABILITY ON ACCOUNT OF OTHER CAUSES. If a member shall furnish satisfactory proof that he is totally and permanently disabled from any cause not the result of his own illegal acts to perform and direct any kind of business or labor, he shall be entitled to receive the same benefits as provided in the preceding Section, provided he has not attained the age and complied with the requirements for old age benefits, and provided he maintains himself in good standing. In order to establish a claim for benefits on account of total and permanent disability, the applicant must submit to the Chief Physical Examiner such claim accompanied by the affidavit of at least two reputable physicians, stating that such applicant has sustained such total and permanent disability. The Chief Physical Examiner shall file such claim with the Chief Secretary in whose office said claim shall remain for ninety days.

At the expiration of this time the claimant shall furnish a certificate At the expiration of this time the claimant shall furnish a certificate upon blank supplied by the Chief Secretary, which shall be submitted to the Chief Physical Examiner for his recommendation to the Executive Committee; if approved by them the payment shall be made as aforesaid. Provided, if at any time before the full amount of the certificate shall be paid, the claimant shall so far recover from such disability as no longer to be entitled to receive such annual payment upon his certificate, such payment shall cease. cease.

All payments for disability under the provisions of this Section, shall be partial payments upon the certificate of the person receiving same, and in case of death while in good standing, the amount or amounts so paid shall be deducted from the amount of such certificate before payment is made.

It is provided that a member shall be considered totally and permanently disabled under this Section if he has lost both legs at or above the ankles. disabled under this Section, if he has lost both legs at or above the ankle, both arms at or above the wrist, one leg and one arm as above indicated, or both eyes, if such disabilities are not the result of intemperance, immoral conduct, or vicious habits. No total disability claim shall be considered in case the member is in a pententiary, than a sylum or other public institution, or if suffering in the last stages of consumption, or any lingering disease unless the Executive Committee deem the applicant needing the assistance, and worthy of the



REPORT of the Chief Secretary, Chief Physical Examiner Executive Committee and Most Illustrious Protector

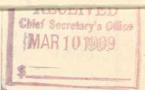
| I hereby certify that the records of my office show beneficiary certificate in the Royal Highlanders was issued to Valiant Clansman Fair Lady of Castle, No. 18 at Albion of Mahr., on the day of Octor, 1900, That said certificate was surrendered and cancelled on the 21 day of That the books of my office show that said member has made all payr. he was liable up to this date and that he is in good standing as a beneficiary Royal Highlanders. Witness my hand and official seal at Aurora, Nebraska, this 24 day of (Seal.) Chief | for \$3000; fam, fam, nents to which member of the |
|--|--|
| | |
| I hereby certify that I have examined the attached papers for | |
| on the total and permanent disability claim of E. L. Richeson and | l doap- |
| prove the same. Chief Physical E | Graninar |
| Chief Fhysical L | Exammer. |
| We hereby certify that we have each examined the foregoing evidence in total and permanent disability of Valiant Clansman Fair Lady and are satisfied that said claim should be allowed. We hereby authorize and direct the Most Illustrious Protector and Chie draw and cause to be delivered, an order on the Chief Treasurer, payable to be L. Riches or order, for \$300, being 1-10 of the face of which is to be endorsed on the back thereof as partial payment on same. Witness our hands this 28 day of July 1929. | f Secretary to |
| (Seal.) Wedselsmann When the state of the seal of th | Executive Committee. |
| Most Illustrious Protector. | - |
| REMARKS. | |





STATEMENT OF CASTLE OFFICERS

| This is to certify that we, ames I. Irody, Illustrious Protector, and Chas a Duel, Secretary, of Albim Castle, No. 118, of the Royal |
|--|
| Highlanders located at albing, State of Mebraska, are personally ac- |
| quainted with Elmer S. Ruchesan who is a member in good standing of said |
| castle, and who makes claim for total and permanent disability benefits as a result of |
| SEC. HELTOTAL DISABILITY ON ACCOUNT OF OLD AGE. |
| ed of evil Early one varietically levels out to veinner between 200 |
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| mil latitational of all many off concept (only the based lawn of other areas.) |
| CHARLES AND SO SOME COST OF HIMP PRINCIPAL OF DEEP COST OF THE COST OST OF THE COST OST OF THE COST OF THE COST OF THE COST OF THE COST OST OF THE COST OST OF THE COST OST OST OST OST OST OST OST OST OST |
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| |
| which condition is not the result of any illegal act of his own, or violation of the Edicts of the |
| which condition is not the result of any illegal act of his own, or violation of the Edicts of the Royal Highlanders, and which began and has been continuous since about december, |
| 19. , rendering kin unable to perform or direct any kind of business or labor whatever. |
| And further, that we have carefully read sections 148 and 149 of the Edicts of 1901 of the |
| Royal Highlanders, as printed on the reverse side of this sheet, and under the same believe |
| Ternes S. Richesan to be entitled to the benefits therein provided for a totally |
| and permanently disabled member of the Royal Highlanders. |
| James I drack |
| (Castle) Illustrious Protector. |
| (Seal.) Chas a l'Isuel |
| Secretary. |
| If all area throughout the standard forman evolution has been supported and the first of the standard of the s |
| State of Redraska, |
| The formal pourcestant to distance only fortweak destinations of the particular and the first only the first on |
| County of Joine ss. James J. Brody and Chas. a. Buel, both personally |
| The state of the s |
| known to me, upon their oath, depose and say that they are the persons who made the foregoing |
| certificate and whose names are attached thereto and that the statements therein contained are |
| true, as they verily believe. |
| Subscribed in my presence and sworn to before me by the said same Indy |
| and Chas a. Duce this 10 Hay of March, 1909 |
| n 1 Pm |
| (Seal.) |
| Rotary Public |
| |





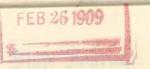
PHYSICIAN'S CERTIFICATE

| TO THE EXECUTIVE COMMITTEE: Asylum Nebr., Feb. 19th, 19 |
|--|
| THIS IS TO CERTIFY THAT WE,D. S. Woodard , M. D. |
| and R. O. Weber M. D., regular practicing physicians residing at |
| |
| careful examination of Flmer L. Richeson, who is personally known to us and |
| upon such careful physical examination, we find the following conditions existing at this time:- |
| (State fully) |
| Fairly well nourished, good appetite, sleeps well, there is |
| anaemia but no emaciation, reflexes all gone, pupils not responsive |
| to light and slightly larger than normal, gait unsteady-exagerated |
| when eyes are closed, there is a marked inability to control speech, |
| he hesitates and stammers and before completing a sentence forgets |
| what he was going to say. Mr. Richeson is suffering from paretic |
| dementIa, a condition progressive and permanent in character, and on |
| from which he will never recover. |
| and the second states of the s |
| And the second s |
| And that we (and each of us) have carefully read Sections 148 and 149 of the Edicts of 1901, |
| of the Royal Highlanders, as printed on the reverse side of this sheet, under which the certificate |
| of Flmer L. Richeson was issued, and consider that the said member |
| comes within the provisions of said sections and that under them is entitled to receive |
| the benefits which accrue to a totally and permanently disabled member of the Royal Highland- |
| ers whose certificate was issued prior to December 1st, 1905, as provided in Section 149 of the |
| caid Edicts of 1901. |
| Lollova M. D. |
| E-OWSVEY M. D. |
| and he officer that connection will appear a limited and seems of the |
| State of Metroshu |

County of Consustr ss.

The above certificate subscribed in my presence and sworn to before me by the said personally known to me, upon this 22 day of Feb DS Woodand & E. Weber, M. D., and ., M. D., botia

(Seal.)



Chief Secretary's Office



Application for Total Disability

| TO THE EXECUTIVE COMMITTEE: |
|--|
| I, the undersigned, Classes Liebescophaving come into the |
| following conditions:— |
| probably duing to fost your |
| bud to quit most afret Duenter los |
| and being lum under to do uny most |
| Sine and amof mort, how |
| |
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| |
| |
| |
| which condition began and has been continuous since the 24 day of Dreumbar |
| 190 desire to make claim for one-tenth (1-10) the amount of Certificate No. 14,160 of the |
| Royal Highlanders which I hold, being a member in good standing of |
| No, the Royal Highlanders, at allow, state of |
| Such physical condition is not the result of any illegal act of my own or violation of the |
| Edicts of the Royal Highlanders. |
| I, therefore, make claim for one-tenth the amount of said certificate and attach hereto |
| affidavits of two practicing physicians, as required by Section 149 of the Edicts of 1901 of the |
| Royal Highlanders, under which my certificate was issued. |
| (Signed) Elmer & Richeson |
| (Signed) |
| |
| State of The State |
| County of County of Ss. |
| Elmer T Rischer, who is personally known to me, deposes and says |
| he is the identical person named in and whose signature is attached to the foregoing claim |
| for total and permanent disability benefits and that the statements therein contained are true |
| and that the claim is just, to the very best of knowledge and belief. |
| Subscribed in my presence and sworn to before me this 2.2 day of 7267 1908 |
| 27 F Bishop |
| (Seal.) |
| Ommication - |

Jan. 30th, 1909.

H T Dobbins, Esq.

city

Dear Sir: --

In answer to your favor of the 29th will say I will be glad to present the proposition to our Executive Committee when they convene, which will be the fourth Wednesday of next month, at my office here in Lincoln. In the meantime I will ask the Chief Secretary to send down some blanks used in connection with disability claims, which will be sent forward as soon as I receive them.

Respectfully,

President.

Dear Brother: --

Enclosed herewith please find letter and carbon copy of my answer; please send these blanks to me and I will turn them over to Mr. Dobbins so he can have them filled out.

Your brother, Mark

Nebraska State Journal.

LINCOLN DAILY NEWS.

Average Circulation

Lincoln, Neb. January 29, 1909

Hon. W.E. Sharp.
Most Illustrious Protector,
The Royal Highlanders:

Dear Sir-There is a matter affecting one of the members of your order, which I wish you would lay before the Executive Committee under Sec. 149 of the Edicts. This section provides, in the lines 57 to 64 that where a total disability comes upon a clansman no claim thereon shall be allowed or considered in case the member is in an asylum of other public institution, unless the executive committee deem the applicant needing the assistance and worthy of the same.

Here are the facts in the case, briefly stated: E.L. Richeson, a former member of Holcomb castle, but now affiliated with that at Albion, was on the 9th of January, 1909, committed to the asylum at Lincoln as a paretic. His case has been pronounced hopeless by several physicians, and it is very probable that it is a matter of three or four years before the end comes. He holds a \$3,000 beneficial certificate in the High-

Nebraska State Journal. LINCOLN DAHY NEWS.

2)

Average Circulation

Lincoln, Neb.

landers, with his wife, Daisy V. Richeson, as beneficiary. Mr. Richeson has been in his present mental condition for two years; that is, to say, the first symptoms developed about that time. Up until a year ago he was able to work. Since then, he has done but very little, and his wife has been compelled to undertake the task of support in large part. The expenses attendant upon his illness and disability have been so heavy that the best efforts of his wife have been ineffectual in reducing them very much. He owes a number of bills that it is extremely difficult xxx for Mrs. Richeson, with her meagre resources, to hope to meet, and she, in fact, requires a little aid to make any headway in her struggle.

I hope that you may be able to see your way clear to lay this matter before the executive committee, and if, upon investigation, they find the case one coming within the exception noted to section 149, to the extent at least of granting her one instalment upon the policy or certificate. I should be glad to be advised of the fact, so that the necessary legal steps may be taken. In a quadrant to be named,

BLANK PROOFS MAILED TO SECRETARY OF CASTLE Dec. 14 19/0 PROOFS RECEIVED BY CHIEF SECRETARY Den 21 19/0 PROOFS RECEIVED BY EXECUTIVE COMMITTEE Decl. 2/ 19/0 COMPLETE PROOFS RECEIVED BY CHIEF SECRETARY Dec 2/ 19/0

EXECUTIVE CASTLE OF PROOFS OF DEATH. Elmy S. Richesn
Late Member of Castle No. 1 & S
At Albran, heb. State of Nebraska Certificate No. 14 16 0 Died 11th day of Dea 1910 APPROVED: 2/11 day of Deel 19/0 For \$ 240000 Warrant No. 310 issued 2/ # day of Den 19/0

ALBION CASTLE

ROYAL HIGHLANDERS No. 118

CHAS. A. BULL, Secretary



ALBION, NEB., [12/, 3-1910]

ALBION, NEB., []

ALBION, NEB.,

death of Clansman R. L. Richeson, who died last week in Lincoln.

Executed at the earliest possible date and return to me. Our Executive Committee will meet for the adjustment of claims December 21st, and we should like very much to present this claim at the meeting next mednesday.

Of course, you understand that the December payment became due and payable December 1st and as our deceased Clansman was alive at that time, he was liable for said payment which should be remitted for him with your regular report for the December payment. He is not liable for per capita, however, as only members alive and in good standing on January 1st are liable for same.

Fraternally yours,

Chief Secretary.

Mr. Warry Will make application and probably

be appointed guardian for the above named minor

Witness our hands and the seal of our Castle, this 20 th day of

(CASTLE SEAL)

Hanes T. Breef"

... Illustrious Protector

. Secretary-Treasurer

NOTICE OF DEATH

December 14, 1910.

Chas. A. Bull, Sec-Treas.,
Albion, Mebr.
Valiant Clansman:

At the request of W. E. Sharp, President, I am sending you herewith a full set of death proof blanks to be used in the case of the death of Clansman E. L. Richeson, who died last week in Lincoln.

Kindly get the blanks fully and completed executed at the earliest possible date and return to me. Our Executive Committee will meet for the adjustment of claims December 21st, and we should like very much to present this claim at the meeting next wednesday.

Of course, you understand that the December payment became due and payable December lst and as our deceased Clansman was alive at that time, he was liable for said payment which should be remitted for him with your regular report for the December payment. He is not liable for per capita, however, as only members alive and in good standing on January 1st are liable for same.

concerning the death of said Fraternally yours,

Chief Secretary.

be appointed guardian for the above named minor......

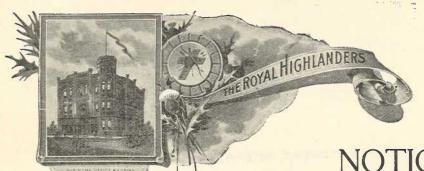
Witness our hands and the seal of our Castle, this 20 th day of

(CASTLE SEAL)

James T, Grody Chas a. Buck"

.. Illustrious Protector

Secretary-Treasurer



OFFICIAL NOTICE OF DEATH.

| TO THE CHIEF SECRETARY: |
|--|
| You are hereby notified that Cloner I. Richeson |
| holding Benefit Certificate No. 14/66, a member in good standing of Cloud |
| Castle No. 1/8, located in albian, State of News. |
| died in Fricale , State of Nebroska , on the 11 ich |
| |
| of <u>Ale</u> |
| The last monthly payment for which said deceased was liable was monthly payment |
| No. 12 for the month of 10ee, 1910, and was paid to the Secretary-Treas- |
| urer on the lot day of Mee , 1910. |
| We have made personal inquiry concerning the circumstances and cause of death, and |
| find thathe was taken sick on or about the day of fan, 1909. |
| Thathe was engaged in the business or occupation of how business |
| and resided in Fricoln, and died of Paresis |
| The Attending Physicians were Dr. & O. Weber |
| residing in State of hea. and Dr. |
| |
| |
| residing in |
| State of |
| residing in |
| State of |
| State of The facts concerning the death of said deceased are as follows: |
| The facts concerning the death of said deceased are as follows: Are the beneficiaries named in has certificate all living? |
| The facts concerning the death of said deceased are as follows: Are the beneficiaries named in has certificate all living? Markhamphaham will make application and probably |
| The facts concerning the death of said deceased are as follows: Are the beneficiaries named in have certificate all living? Mark Dairy Probably be appointed guardian for the above named minor |
| Are the beneficiaries named in has certificate all living? Mandara Realize will make application and probably be appointed guardian for the above named minor. Witness our hands and the seal of our Castle, this 20 th day of |
| Are the beneficiaries named in have certificate all living? Markara Rack with make application and probably be appointed guardian for the above named minor. Witness our hands and the seal of our Castle, this 20 Ld day of (CASTLE SEAL) |
| Are the beneficiaries named in has certificate all living? Mandara Realize will make application and probably be appointed guardian for the above named minor. Witness our hands and the seal of our Castle, this 20 th day of |

HEALTH DEPARTMENT, CITY OF LINCOLN, NEBR. CERTIFICATE OF DEATH

| ALTARISATER & |
|--|
| Registered No. 254 for Insanct., Ward) Registered No. 254 [If death occurred in a Hospital or institution give its NAME, instead of street and number] etc. L Richeson |
| MEDICAL CERTIFICATE OF DEATH |
| DATE OF DEATH Dec 11 (Month) (Day) (Year) |
| I HEREBY CERTIFY, That I attended deceased from Cal. 1 1909 to Dec 11 1940 |
| that I last saw him alive on Alc. 11 1910 and that death occurred on the date stated above, at 2. |
| M. THE CAUSE OF DEATH was as follows: |
| Paresis |
| Several georo (Duration) Days |
| Contributory Days |
| Signed 60 Weber. M. D. -12-11 1910 (Address) asylum reh, |
| SPECIAL INFORMATION—only for Hospitals, Institutions, Transients or Recent Residents. |
| Former or Linesh How long at 1 year. 11 ml, Usual Residence Place of Death? 1 Days |
| Where was disease contracted, if not at place of death? PLACE OF BURIAL OR REMOVAL DATE OF BURIAL |
| PLACE OF BURIAL OR REMOVAL DATE OF BURIAL ADDRESS ADDRESS |
| The Roberts City hoth Physician and Undertaker and taken by Undertaker of the |
| |

MARGIN RESERVED FOR BINDING

office of Board of Health, where a permit to bury will be issued. Penalty not more than \$200.

| IL N ue, | DATE OF BIRTH | (Month) (Day) (Year) |
|--|--|--|
| VE CIA | ma. 7 .022 | I HEREBY CERTIFY, That I attended deceased from |
| A PERMANENT Y. PHYSICIAN away from home | Month (Day) 1872 (Year) | Tel. 1 1909 to Dec 11 1980 |
| SR. | AGE (MOBILE) | |
| NG PI | 70 | that I last saw him alive on Dec 11 1910 and |
| | John Jears, months, Jays | NAP SOCIETY IN COLUMN 1 |
| THIS IS A PEXACTLY. | | that death occurred on the date stated above, at |
| R I | SINGLE, MARRIED, WIDOWED, OR DIVORCED | M. THE CAUSE OF DEATH was as follows: |
| RVED FOR BINDIN INK—THIS IS A e stated EXACTLY. for persons dying aw | WIDOWED, OR DIVORCED married | The state of the s |
| K-K- | BIRTHPLACE (State or Country) | |
| | Allenois | (Parisin |
| NG 1 be | NAME OF FATHER 9/ 6 | |
| RGIN RESI I UNFADIN AGE should aformation," | FATHER MARIAGORIA | β |
| N I | BIRTHPLACE | Severa years |
| UN | OF FATHER (State or Country) | (Duration)Days |
| MARGIN RESERVED ITH UNFADING INK- AGE should be state Information," for per | (State of Country) | Contributory |
| MARGIN RESER NLY WITH UNFADING supplied. AGE should be "Special Information," ! | MAIDEN NAME | |
| Y Y | OF MOTHER | (Duration) Days |
| INI Sul | DIDENTI LOD | Signad O O Willes Mr. n |
| | | |
| | | (XA = 1 100 |
| | Lincoln Noi | hraska 1910. |
| | Himoun, 140 | 0100000 |
| | Villenne 61 Uninow | Health Officer of the City of Lincoln, Nebraska, |
| 1 | | Treatist Officer of the oting of Economy |
| aomtifact | he foregoing is a true and correct Statement, as sho | wn by the records of this office. |
| certify t | he pregoting is a nac and correct seasons, | Discor a a a |
| | | William for Both do- |
| | The second Clare Control of the Cont | Health Officer. |
| | | Heath Officer. |
| | A DEC 10 | of 19 before me. |
| | Subscribed and sworn to this DEC 19 191 day | 19, before me. |
| W. 19 | 220 -0 1010 | |
| | [SEAL] | Cur so |
| | [SEAD] | City Clerk. |
| | | UITV CIENK |
| | | O OITI OLLIA |
| | | Buckmans Deputy. |
| | | Deputy |
| | | |
| | | |

[If death occurred in a Hospital or in-

stitution give its NAME, instead of street and number]

Ward)



CERTIFICATE OF ATTENDING PHYSICIAN

(NOTE TO ATTENDING PHYSICIAN, PLEASE READ CAREFULLY)

It is important that full and accurate information as to the physical condition and sickness, if any, of deceased prior to and during his last illness, as well as predisposing causes, use of opiates or intoxicants, etc., be furnished. limited to fully explain, in addition to filling out the blanks, please write to F. J. Sharp, Chief Secretary, Aurora, Neb., full

information, which will be regarded as confidential if so desired. The undersigned was the attending physician in the last sickness of .. who died at in the State of ., 1915 And for the further information of the Society, undersigned answers as follows: How long have you known deceased? A. Were you have attending physician prior to last illness of deceased? B. If so, state the time and ailment or dis-Ans. B. ease for which you treated deceased. Ans. A. YEs A. Had deceased, at any time, been attended by any other physician? Ans. B. Dr Swith B. If so, when, by whom, and for what ailment or disease? At last illness, how long was deceased 1909 sick? A. What was the date of your first visit? B. Your last visit? Ans. B. 8 11 A. What was the cause of death? (Avoid using "Heart Failure" and similar terms.) Ans. B. B. What the remote or predisposing cause or causes? (Please state fully and explicitly herein, or attach detailed statement hereto.) Have you stated all material facts relating to the sickness and death of deceased? If not, please state any additional facts or information of condition, habits, etc., of deceased.

Personally appeared before me the above named physician, and made oath that he perconally knows the said deceased to be the identical person named, and that the foregoing statements made are true, to the best of his knowledge and belief. 6

Sworn and subscribed before methis , State of

(SEAL)



| STATE OF |
|--|
| COUNTY I, the undersigned, being first duly sworn, |
| depose and say that I am a resident of Raucasen lev. Vel |
| and was personally acquainted with Elm to, Richeson |
| in his life time; that said Elme fo Richan |
| died at ferricoln State of Nelrasba on the //th |
| day of December, 1910, the cause of his death was said to be |
| faren |
| and I further state that said deceased was a member of Ollow Castle, No. |
| and I further state that said deceased was a member of Castle, No of The Royal Highlanders, located at State of |
| Wehasha, and was the identical Elmer to Richeson |
| who held Certificate No in said society. |
| I have personal knowledge of the foregoing facts by reason of being his |
| -bwall in law |
| (Sign here) 1. Soblins |
| Subscribed and sworn to before me this |
| day of December 1910, by the above named |
| (SEAL) 2000 at Lower , State of Networks |
| at the property of the propert |
| 2 - 1 11:5 |
| notary Juble |
| UNDERTAKER'S CERTIFICATE NO. 1 |
| |
| h the undersigned, do hereby certify that I am an undertaker residing at |
| Luceolis Much, and as such undertaker I attended the burial of |
| Electric Richards and as such undertaker I attended the burial of whose body was interred in Mysika |
| Elever h. Richeson whose body was interred in Mysela cemetery, in Luciolis, State of Mchailla, on the 13 day of |
| and as such undertaker I attended the burial of Electric Richards whose body was interred in Mysika cemetery, in Luciolis , State of Milmilla , on the 3 day of Dilumbar , 1910 , and that I have personal knowledge that I was the body of |
| and as such undertaker I attended the burial of the burial |
| and as such undertaker I attended the burial of Electric Richards whose body was interred in Mysika cemetery, in Luciolis , State of Milmilla , on the 3 day of Dilumbar , 1910 , and that I have personal knowledge that I was the body of |
| and as such undertaker I attended the burial of the burial |
| and as such undertaker I attended the burial of the person stated herein. Sworn to before me this 17 day of the burial of the b |
| and as such undertaker I attended the burial of the person stated herein. Sworn to before me this 17 day of the burial of the b |
| Accepted Mach and as such undertaker I attended the burial of Elever R. Richard whose body was interred in Myselfa cemetery, in Levels , State of Mercella , on the 13 day of Levels , 1910 , and that I have personal knowledge that I gas the body of the person stated herein. (Sign here) Mercella day of December, 1910 (SEAL) UNDERTAKER'S CERTIFICATE NO. 2 |
| Accepted Mach. and as such undertaker I attended the burial of Electric Reichtson whose body was interred in Mysical cemetery, in Licialis , State of Mississippoint, on the 3 day of District Mass the body of the person stated herein. (Sign here) Mysical Sworn to before me this 1 day of District 1910. (SEAL) UNDERTAKER'S CERTIFICATE NO. 2 I, the undersigned, do hereby certify that I am an undertaker residing at |
| whose body was interred in whose body was interred in whose body was interred in whose body of whose body was interred in whose whose body of whose body was interred in whose whose body of whose body was interred in whose body was intered i |
| Accepted flack. and as such undertaker I attended the burial of the personal knowledge was interred in the personal knowledge that it was the body of the person stated herein. (Sign here) Sworn to before me this / 7 day of December 191 2. (SEAL) UNDERTAKER'S CERTIFICATE NO. 2 I, the undersigned, do hereby certify that I am an undertaker residing at state of a such undertaker I presents a resident of Lincoln, died at 2 clock resterday afternoon after a large and as such undertaker and |
| Accepted Mark and as such undertaker I attended the burial of Electric handless whose body was interred in Myselfa cemetery, in Lectric , State of Market , on the 3 day of Accepted the person stated herein. Sworn to before me this 1 day of December 1912. (SEAL) UNDERTAKER'S CERTIFICATE NO. 2 I, the undersigned, do hereby certify that I am an undertaker residing at , State of , and as such undertaker I presented by the state of , and as such underta |
| Accepted Mark and as such undertaker I attended the burial of Electric Licenses whose body was interred in Myselfa cemetery, in Acceptance whose body was interred in Myselfa cemetery, in Acceptance was the body of Market Licenses and that I have personal knowledge that Livas the body of the person stated herein. (Sign here) Sworn to before me this 7 day of December 1912. (SEAL) UNDERTAKER'S CERTIFICATE NO. 2 I, the undersigned, do hereby certify that I am an undertaker residing at State of |
| and as such undertaker I attended the burial of whose body was interred in whose body was interred in whose body was interred in whose body of the person stated herein. Sworn to before me this // day of was the body of the person stated herein. (Sign here) UNDERTAKER'S CERTIFICATE NO. 2 I, the undersigned, do hereby certify that I am an undertaker residing at state of a resident of Lincoln, died at 2 colock vesterday afternoon after a resident of Lincoln, died at 2 colock vesterday afternoon after a large lines, the months. Some ten gains and seven months of the large lines, the months of the large lines and seven was aged thirty-eight cars and seven months. Some ten gains at several was aged thirty-eight cars and seven was a teacher of dancing in Lincoln and instructed classes in several tebraska towns. Later he was a resident of Albora Lincoln, beb, but two years ent of Albora Lincoln, beb, but two years ent of Albora Lincoln, beb, but two years ent of Albora Lincoln, bel as sur-licoln and instructed classes in several tebraska towns. Later he was a resident of Albora Lincoln, bel as sur-licoln and instructed classes in several tebraska towns. Later he was a resident of Albora Lincoln, bel as sur-licoln and instructed classes in several tebraska towns. Later he was a resident of Albora Lincoln, bel as sur-licolnes, but two years are the color of the lincoln and instructed classes in several tebraska towns. Later he was a resident of Albora Lincoln, bel as sur-licolnes, but two years are the color of the lincoln and instructed classes in several tebraska towns. Later he was a resident of Albora Lincoln, bel as sur- |
| Accepting the distribution and as such undertaker I attended the burial of Elicent R. Cicheson whose body was interred in Myster Competery, in Acceptance A. State of Manualla and the personal knowledge that has the body of the person stated herein. Sworn to before me this 7 day of December 1910. (SEAL) UNDERTAKER'S CERTIFICATE NO. 2 I, the undersigned, do hereby certify that I am an undertaker residing at State of a number of ears a resident of Lincoln, died at 2 fears a resident of Lincoln, died at 2 fears and seven months. Some ten ears and seven brothers, tenton and instructed classes in several tenton and tenton |
| and as such undertaker I attended the burial of whose body was interred in whose body was at the body was attended that I have personal knowledge that was the body of the was the |
| Accepting the complete of the person stated herein. CSEAL) CNOPERTAKER'S CERTIFICATE NO. 2 I, the undersigned, do hereby certify that I am an undertaker residing at state of person of the person |
| and as such undertaker I attended the burial of whose body was interred in whose body was interred in whose body was interred in whose body of whose body was interred in whose body of whose body was interred in whose body of whose body was interred in whose body was the body of whose body of whose body was the body of whose body was well made at a constant whose body was well whose whose body wa |



PROOF OF DEATH

| STATEMENT OF CASTLE OFFICERS |
|--|
| We Jame J. Broly , Illustrious Protector and |
| Chas, a. Duce Secretary-Treasurer of Albron |
| Castle, No. 118, located at Albin, State of Mel. |
| being duly sworn, on oath say that Valiant Clansman Elme I. Riches |
| who held Certificate No. 14160, and who was at the time of had death a member of |
| on the 11sh day of De , 1910, and that him death is reported to |
| us as resulting from Parisie death is reported to |
| Deceased joined this Castle by and the last day of |
| muary, 190 f, and the last monthly payment for the payment of which de- |
| ceased was liable was monthly payment No. 12 , for the month of Queena, |
| 1910, and deceased made payment of the same on the 1st day of Dec., 1910 |
| That said deceased member of The Royal Highlanders was never reinstated after being |
| suspended while not in sound health, and that at the time of death was employed as |
| , and had been for years, was in good |
| standing in this Society within the meaning and intent of the Edicts thereof, and the beneficiary |
| named in the Certificate Warsy Rucheson |
| |
| is, in our opinion, justly entitled to the amount stated in the Certificate held by the deceased. |
| Illustrious Protector |
| (CASTLE SEAL) Secretary-Treasurer |
| Subscribed and sworn to this 20th day of Dreember, |
| Bhas a. Bull Secretary-Treasurer of Albion |
| Secretary-Treasurer of Work |
| Castle, No. //8, at Abion, State of Mbraska, of The Royal Highlanders, personally known to me to be the identical persons making the above |
| statement. |
| Witness my hand and official seal, |
| Dr. S. Oriev |
| (SEAL) My Commission Expires Nov 27th, 194 |
| mj oonmaan are a more till, the |



Certificate of County Clerk or Clerk of Court

If these proofs are sworn to before any officer except a County Clerk or Clerk of a Court of Record, a certificate of the appointment and standing of said officer signed by the County Clerk or Clerk of a Court of Record within the County must be furnished on this blank.

CERTIFICATE OF COUNTY CLERK OR CLERK OF THE COURT, No. 1

I, the undersigned, County Clerk, or-

| Clerk of the Court, in and for said County, do hereby |
|---|
| certify that In Miller |
| is a Motory Cublic |
| in and for said County of Succession and for said County of Succession and sworn, duly qualified, commissioned and sworn, |
| and authorized by the laws of the State of februaries to take affidavits. That |
| his commission was dated on the 26 day of July A. D. 19.68, and will |
| expire on the 24 day of July , A. D. 19/4. |
| Witness my hand and Official Seal, by me affixed, at |
| my office in Augustu, State of febrostia, this |
| (SEAL) day of December, 1910 |
| 16 6 Stells, County Clerk |
| County Clerk or Clerk of Court |
| CERTIFICATE OF COUNTY CLERK OR CLERK OF THE COURT, No. 2 If more than one officer has taken affidavits in this case, Certificate No. 2 may be used, and if more than two Certificates of Clerk of Court are needed, the Chief Secretary will furnish blanks on application. State of Secretary will furnish blanks on application. State of County Secretary will furnish blanks on application. I, the undersigned, County Clerk, or Court, in and for said County, do hereby certify that Secretary will furnish blanks on application. |
| in and for said County of, duly qualified, commissioned and sworn, |
| and authorized by the laws of the State of Souskis to take affidavits. That |
| his commission was dated on the 27th day of Morenton A. D. 19.00, and will |
| expire on the 27 day of Mounter, A. D. 19. A. D. 19. A. D. 19. |
| Witness my hand and Official Seal, by me affixed, at |
| my office in alberi, State of Mebrasha, this |
| (SEAL) 20t day of December 1910 |
| Vervaus |
| County Clerk or Clerk of Journe Court. Con |
| |

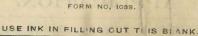


I hereby certify that the records of my office show Beneficiary Certificate No. 14000. in The Royal Highlanders was issued to deceased E. L. Richeson Valiant Clansman a late member of Albion Castle No. 118 , at Albion State of nebr, on the 13" day of October, 1900, for \$ 300000, payable to Daisy Stighlands relationship Affianced Wife 19.01., and that a new Certificate, No. 14160., was issued on the 21" day of familian, 19.01, for the sum of \$.3000.00, payable to Daisy V. Richeson Skife relationship I have examined the books of my office, and find that said deceased member has made all payments to which ... The was liable up to the date of hall death, and that at the date of head death, deceased was _____ in good standing as a beneficiary member of The Royal Highlanders. Witness my hand and official seal at Aurora, Nebraska, this 21st day of December, 1910. (SEAL) Chief Secretary.



Report of Most Illustrious Protector and Executive Committee

We hereby certify that we have each examined the foregoing evidence in the claim for benefits by reason of the membership and death of deceased Valiant Clansman & L. Richeson Fair Lady a member of Castle No. __//8 , at _______ State of Mebrasha, and are satisfied that the sum of Twenty four Aundred and motion dollars is due and payable under Beneficiary Certificate No. 14/60. issued by the Executive Castle of The Royal Highlanders, and that said amount is due to Daisy V. Richeson (Shife) We hereby authorize and direct the Most Illustrious Protector and Chief Secretary to draw and cause to be delivered an order on the Chief Treasurer, payable to Daisy V. Richeson or order, for said amount, \$ 240000 upon surrender of said Beneficiary Certificate receipted in full Witness our hands this ______ day of ______ day of _______ 1910.___ Executive Committee Most Illustrious Protector. Two Paymente of 3000 each had been made on best "14160 no Total Disability Cayments.



CASTLE NUMBER

20

OF THE

ROYAL HIGHLANDERS.

CAPPLICATION OF Cheston Post Office Lincoln Mels

CERTIFICATE NO. 14000

LEAVE THIS SPACE BLANK.

DEPUTY WORK.

I certify that I have carefully examined this Application and the within Report of the Physical Examiner of his Examination of the

Applicant, this 5 day of Of-

the same.

Chief Physical Examiner.

NOTE—Remit \$1.00 Chief Physical Examiner and Certificate fee with this application to THE ROYAL HIGHLANDERS, Aurora, Nebr.

APPLICATION.

To be filled in by a Deputy authorized to organize a Castle or by a Secretary of a Tributary Castle.

EVERY question must be answered DEFINITELY, EXPLICITLY and LEGIBLY, without erasures or changes, and must be made in the contraction of the contra

| | 5 1 41 |
|-----|--|
| ١. | Name. 6 2 Phicheson |
| 2. | Born at Malerub |
| | Le C |
| 3. | State or Province |
| | (a) On the J day of May 1873 |
| 4. | Age, nearest birthday |
| 5. | Height, feet, Inches |
| 6. | Weight |
| | (a) Has your weight recently increased or diminished. |
| | (b) What extent |
| | CONTRACTOR OF THE PROPERTY OF |
| | (c) If overweight is it characteristic of your family. Occupation. Toocher of Baucus |
| 7. | / |
| 8. | Present Employment (Describe fully) |
| 9. | Are you now or have you ever been engaged in the Manu- |
| | facture or Sale of Intoxicating Liquors |
| | (a) If so, when and in what way |
| 10. | When did you last consult a physician Mewer |
| | (a) For what purpose |
| | |
| | (b) Physician's name and address |
| | |
| | As a contract traction of the and the contract of the contract |
| 11. | Are you now of sound body and mind, in good health, and |
| 11. | free from disease or injury; of good moral character, exemplary habits, and a believer in a Supreme Be- |
| | ing |
| 12 | Are you married W |
| 12. | Have you any life insurance. |
| 10. | a) If so, name companies and absount carried by you in |
| | each 2 ous Moodina |
| | |
| | Sentiment with one appression for this 20 |

| 14. | Has any Examining Physician for life insurance company, or any Fraternal Secret Order, declined to recommend your application |
|-----|---|
| | (a) If so, give name and address. |
| 15. | or Fraternal Order |
| | (a) If so, give name of company, date, and all particulars |
| 16. | Have you ever been addicted to the excessive or intemperate use of intoxicating liquors, if so, when |
| | (a) To what extent |
| 17. | Have you ever taken any treatment for the cure of the liquor |
| 18. | Do you use morphine, opium, chloral, or other narcotics in any form |
| 19. | Have you ever been successfully Vaccinated |

I HEREBY DECLARE That these statements, together with those hereinafter made to the Physical Examiner in this application, and the Edicts of the Executive Castle of The Royal Highlanders, now in force or that may hereafter be adopted, shall form the basis of this contract for beneficial membership; that any untrue or fraudulent answers, any suppression of facts in regard to my health, age, occupation, personal habits, or neglect to pay any monthly payment which shall be required by the Executive Castle within the time provided by the Edicts thereof, or neglect to pay the dues fixed by the said Edicts, in the manner and at the time provided by said Edicts of the Castle to which I may belong, shall null and void my Benefit Certificate and forfeit all payments made thereon. I also agree that should I now be engaged in or should I hereafter engage in any occupation, trade or calling prohibited by the Edicts of the Executive Castle, that from and after the date of my so engaging in such prohibited occupation, trade or calling, my right, as well as that of my beneficiary to participate in the benefit funds of the Fraternity, shall cease and become null and void, and that I shall stand suspended as a member without any notice from the Tributary Castle, and any payment of dues or monthly payment by me or receipt thereof by any officer or member of the Tributary Castle to which I belong, or to the Executive Castle, shall not be binding on the Fraternity.

I also agree that should I commit suicide within three years from the date of my admission into the Fraternity, whether sane or insane at the time, that this contract shall be null and void and of no binding force upon said Executive Castle; and this application shall not be binding on the Executive Castle unless approved by the Chief Physical Examiner, and I am initiated into the Fraternity, nor shall I be entitled to participate in the Benefit Funds of the Executive Castle until I have paid my advance payment. Should I be an applicant for Charter Membership, or should I be admitted to said Castle before a physical examination is made in my case, and the Chief Physical Examiner rejects this application, then I will accept a Fraternal Membership Certificate. as provided in the Edicts of the Fraternity; or, if the Chief Physical Examiner accepts this application conditionally, then will I accept a Certificate on the conditions made by him. This application and the Laws of the Executive Castle now in force or that may hereafter be adopted, are made a part of the contract between myself and the Executive Castle, and I for myself and my beneficiary or beneficiaries agree to conform to and be governed thereby.

| for Beneficial Membership in Holcarl Castle |
|--|
| No 20 Located in Lincoln |
| |
| County of Law orlande of Mech |
| 21. Write my certificate for \$ 3000 |
| PAYABLE TO RELATIONSHIP |
| (PRINT NAMES.) |
| Daisy Highlands allefu |
| |
| |
| |
| and an additional and a second |
| Anademic main tempore suit to be about on the most faile. |
| general fredshipstage sains you sell inferedamen |
| |
| (Benefits can only be made payable to husband, wife, children, |
| parents, brothers, sisters, uncles, aunts, nephews, nieces, or de- |
| parents, brothers, sisters, uncles, aunts, nephews, nieces, or dependants. |
| parents, brothers, sisters, uncles, aunts, nephews, nieces, or dependants.) |
| parents, brothers, sisters, uncles, aunts, nephews, nieces, or dependants. |
| parents, brothers, sisters, uncles, aunts, nephews, nieces, or dependants.) |
| parents, brothers, sisters, uncles, aunts, nephews, nieces, or dependants.) Signed: Post Office Applicant. |
| parents, brothers, sisters, uncles, aunts, nephews, nieces, or dependants. Signed: Applicant. Post Office Street and Number 1426 R |
| parents, brothers, sisters, uncles, aunts, nephews, nieces, or dependants.) Signed: Applicant. Post Office Street and Number: State: Mebrostka |
| parents, brothers, sisters, uncles, aunts, nephews, nieces, or dependants. Signed: Applicant. Post Office Street and Number 1426 R |
| parents, brothers, sisters, uncles, aunts, nephews, nieces, or dependants.) Signed: Post Office Street and Number State Dated at Lincoln State of Meh |
| parents, brothers, sisters, uncles, aunts, nephews, nieces, or dependants.) Signed: Applicant. Post Office Street and Number State Dated at Auntoly State of 1900. |
| parents, brothers, sisters, uncles, aunts, nephews, nieces, or dependants.) Signed: Post Office Street and Number State Dated at Lincoln State of Meh |

PHYSICAL EXAMINER'S REPORT.

NOTE TO THE MEDICAL EXAMINER.

Every question must be answered definitely. explicitly and legibly, without erasures or changes, and must be made in Ink. The examination should not be made in the presence of other persons, and great care should be taken that it be thorough and accurate in every particular, in order that the result may show the real character of the proposed risk. Please read carefully the instructions in back of this blank.

22. Have you at present, or have you ever had since childhood, any of the following diseases or disorders.

| | disorders. | | | 1-1 |
|---|----------------------|---------|-----------------------|------------|
| | Disease of lungs | 20 | Loss of consciousness | ello |
| | " heart | | Astuma | de |
| | " liver | Mo | Discharge from the | No |
| | " brain | Uer | ear | No |
| , | " kidneys | | Fits | No |
| | ' bladder | Wo | Open sores | |
| | " eyes | No | Aneurism | No |
| | Apoplexy | | Dizziness or vertigo | no |
| | Chronic Diarrhoea | 20 | Gravel | 20 |
| | Chronic Constipation | no | -Pneumonia | ne |
| | Fistula | no | Epilepsy | 26 |
| | Abscess | no | Indications of insan- | 11 |
| | Dropsy | no | ity | w |
| | Habitual headache | 20 | Piles | lo |
| | Paralysis | | Consumption | to |
| | Bronchitis | lo | Erysipelas | w |
| | Dyspepsia | Mo | Jaundice | lo. |
| | Habitual cough | w | Quinsy | Mo |
| | Persistent pains in | 14 | Diptheria | Ma |
| | back | Wo | Scarlet fever | Un |
| | Cancer | No | Catarrh | alo |
| | Neuralgia | Mo | Enlarged veins | Aler |
| | Tumors | No | Spitting Blood or | |
| | Sunstroke | No | other hemorrhages | go |
| | Spinal disease | No | Passage of renal or | Un |
| | Syphilis | sur | hepatic calculi | |
| | Smallpox | No | Scrofula | 110 |
| | | | 11- | · Warranna |
| | 23. Have you ever | had rhe | umatism 4. | |
| | (a) If so state : | what ki | nd — | |

(a) If so state what kind(b) Give number, date, and duration of attacks?

(c) Were they accompanied by cough, shortness of breath, pains in the chest or palpitation of the heart.

24. Have you ever had any serious injury or disease not mentioned.....

(a) If so fully explain.....

| If | applicant has answered yes to any of the fore- ng questions state full particulars below: |
|------|--|
| goir | ng questions state full particulars below: |
| | |
| | |
| | |
| | |
| | |
| 5. | and the second s |
| | you fully recovered and how long since |
| | your recovery |
| 26. | Are you ruptured |
| | (a) If so, what kind |
| | (b) Single or double |
| | (c) Do you wear a truss |
| | (d) Does it retain the rupture perfectly |
| | (e) Has it ever been strangulated |
| 7. | Is any member of your family now affected with |
| | consumption, or been so affected during the |
| | past year No |
| | past year |
| | |
| 8. | Have you within the past three years used any pat- |
| | ent or proprietary medicine |
| | (a) It so, what, and for what complaints |
| | and the same of th |
| 9. | Have you ever sought change of climate for bene- |
| | fit of health |
| 0. | Are your habits active or sedentary |
| 1. | |
| | 16 |
| | (a) If so, give cause and amount per month |
| | |
| 2. | Is there anything to your knowledge or belief in |
| | Is there anything to your knowledge or belief in your physical condition, family or personal history or habits tending to shorten your life which is not distinctly set forth above. |

| Mother's Father Mother. | Father's Mother . | Father's Father | Sisters | | Brothers | | Mother | Father | 10-10 10 10- | FAMILY HIST biguity, and posure," "Re |
|-------------------------|-------------------|-----------------|---------|------|------------|------|----------|--------------------------------|---|---|
| | | | | 1 75 | 18 × | , 50 | 69 | | Age if living. | ORY,—33. that disease sults of Acc |
| | | | | Dod. | The start. | Hood | 69 A and | D | Condition of Health. | NOTE—The Examiner of the es are distinguished from cident," "Worn Out," "D |
| 30 | A/C, | 701 | | | | | FILE | 68 | Age at death. | will ask th n mere s ropsy,"," |
| 96) Dur Mon | other sources | 70) Danie Know | | | gi din | | C | 68 Ollegation of Stoward & Mo- | CAUSE OF DEATH. | FAMILY HISTORY.—33. Note—The Examiner will ask the applicant the following questions, and see that the answers are free from ambiguity, and that diseases are distinguished from mere symptoms. (The terms, "Debility," "Old Age," "Exhaustion," "Exposure," "Results of Accident," "Worn Out," "Dropsy," "Fever," and especially "Don't Know," will not be accepted without explanation) |
| | | | | | | | | ach & Mo | How long sick. | "" "Old Age," " ill not be accepted |
| | | | | | | | | Tool | Previou | ers are free from am- "Exhaustion," "Ex- without explanation) |

--6---

| 4. Has any of your family or near relatives ever committed or |
|--|
| attempted to commit suicide, had consumption raising |
| of blood, rheumatism, scrofula, insanity, cancer, gout, |
| epilepsy, or other hereditary disease |
| |
| THE PERSON NOT THE PARTY OF THE |
| an of |
| 35. Which of your parents do you most resemble. Mothers |
| 36. Have you ever had appendecitis Ho |
| (a) If so, give date and state if a successful |
| operation was performed |
| operation was performed |
| |
| (b) State particulars and give name and address |
| of Physician |
| 建建 人名 |
| |
| 37. Are you now or have you ever been a member of |
| this Fraternity TLo- |
| |
| (a) Have you ever been refused admission into |
| this Fraternity |
| (b) If so, when and where |
| The state of the s |
| |
| 38. Have you carefully reviewed the answers to the |
| questions in this application and do you |
| declare and agree that they are written as |
| stated by you? |
| & DD, |
| Ca Mehica |
| Signed: Applicant |
| This day of O 1900. |
| |
| Witness Mococilius M. D |

PHYSICAL EXAMINATION.

| plantable for the second secon |
|--|
| 39. Have you read applicant's statements in the fore- |
| going blank |
| 40. Have you carefully read instructions to Medical |
| Examiners fro. |
| 41. Name of Applicant & Richeson |
| The second secon |
| 42. How long have you known the applicant |
| 2013 yrors- |
| 43. Nationality Ober Color whi |
| 44. Figure Exact, |
| |
| 45. Color of hair of the eyes Brunskin Bru |
| 46. State rate of pulse per minute sitting |
| (a) Is it regular |
| |
| (b) Is it intermittent |
| (c) Number of respirations per minute |
| 47. Give circumference of chest, under clothing, |
| forced expiration |
| (a) Forced inspiration |
| 48. Give girth of abdomen inches |
| 49. Is the action of the heart uniform, free and |
| steady offic, |
| 50. Do you discover anything in the sounds or rythm |
| that would indicate disease |
| 51. Are impulse and area of cardiac dullness normal? |
| ges. |
| 52. Is there any physical sign or symptom pointing to |
| disease of heart or blood vessels |
| 53. Is the respiratory murmur distinctly heard in all |
| the s |
| parts of both lungs |
| 54. Do you believe the organs of respiration to be |
| perfectly healthy |
| |

| 55. Do you discover any modification of the respir- |
|--|
| atory murmur on the percussion note indi- |
| cating to any degree an abnormal condition |
| of the lungs |
| |
| 56. State the appearance of the tongue, whether |
| coated, flabby or indented Normal |
| 57. Does the examination of pharynx reveal any dis- |
| 26 |
| ease |
| 58. Do you discover any indication of gastric or in- |
| testinal disease |
| |
| 59. Examination of urine. Are you satisfied that the |
| specimen examined is the applicant's urine? |
| Gro Color Mad Reaction a Red |
| |
| 60. Specific gravity. 10 18 Does it contain al- |
| bumen by heat and nitric acid 200 |
| |
| 61. Does it contain sugar 200 What test used? |
| Harnes Frhlings |
| Microscopical examinations (when required) |
| 62. According to your judgment, will the party sur- |
| AMININE SERVICE SERVIC |
| vive the term of expectation |
| 63. Is there anything discovered by you which might |
| affect the risk, not set forth in the examin- |
| \mathcal{H}_{μ} |
| ation |
| 64. Are there any physical defects or deformities? |
| $\mathcal{H}_{\mathcal{D}}$ |
| |
| 65. Do you consider the applicant to be habitually |
| free from tendency to cough, difficulty of |
| breathing, palpitation of the heart, or dis- |
| ease of the spine, kidneys or bladder |
| A Line of the contract of the |
| 66 To make an injury in the continue of moderate |
| 66. In your opinion, is the applicant of moderate |
| habits |
| 10 |
| -10- |

| In ca | se the applicant is a lady, the following questions to be asked by Physical Examiners. |
|-------|--|
| 67. | Have you any organic disease of the Uterus or its |
| | appendages |
| 68. | Are you regular in menstrating |
| 69. | Have you ever been pregnant |
| 70. | Are you now pregnant |
| Signo | (a) If now pregnant, I agree to waive all benefits under a benefit certificate which may be issued to me in case of my death or total or permanent disability resulting from such pregnancy or condition following or attributable to same, and the beneficiary or beneficiaries named in the certificate shall have no claim upon the Royal Highlanders in such case. |
| 71. | How many children have you had |
| 72. | Has labor always been natural |
| | (a) If not please explain fully |
| 73. | Date of last confinement |
| | |
| 74. | Have you ever miscarried |
| 75. | Have you any disease of the breast or tendency |
| | thereto |
| 76. | Have you successfully passed the menopause |
| | |
| | |

| 77. Do you believe the party examined safely in- | |
|--|--|
| | a franchista in a constant female |
| surable 440 | |
| 78. Is it necessary to ask further information con- | THE THE WOOD OF THE PARTY OF TH |
| | application, Chrystept a |
| cerning the health of the party | |
| | had to the state of the state o |
| adwerling M. D. | white and a War all and a second |
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| P. O. Address Lincoln State Nele | aparting the man state week |
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| Street and No 24 Bur Police | New York And Ship and |
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| Where and When Graduated | |
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TO THE PHYSICAL EXAMINER.

We most earnestly desire of you a careful and thorough examination of this applicant. Give as perfect a history as possible, and let no point be overlooked which should have weight in deciding upon his application. Give to each question a decisive answer, and in case of doubt give us the benefit. We desire your individual opinion uninfluenced by the deputy or applicant. The interest of every member is in your hands, and we confidently anticipate that you will guard it well. Many sudden deaths cannot be foreseen, but chronic diseases, hereditary taints, feeble organizations, previous sickness, serious injuries, and irregular and intemperate habits should have your cautious attention.

The following code of instructions is issued for the purpose of calling the attention of Physical Examiners to three important points to be considered in relation to every case. These are:

I.— FAMILY HISTORY. II.— PERSONAL HISTORY. III.—PRESENT CONDITION.

While these rules, based upon the large experience of Life Insurance Companies, may be somewhat arbitrary, and may, in rare cases, exclude men who would otherwise be considered good risks, their careful observance is strictly enjoined upon all Physical Examiners examining applicants for The Royal Highlanders. They are not by any means to be regarded as comprehending all grounds for rejection, but as indicating the general rules to be taken as a guide.

I.—FAMILY HISTORY. A—General and indefinite statements regarding deaths; for instance, "accident," "debility," "acute diseases," etc., must be explained by a statement as to whether or not there was any pre-existing or pre-disposing disease. B—Symptoms and effects of diseases should not be allowed in place of the disease on which they depend. For instance, "dropsy," "asthmatic diseases," etc. C—If ignorance of family history is plead, try to gain a proximate idea and state same. D—If consumption is found to have occurred, or to be at present in the family, the applicant is to be regarded as not eligible and must be rejected under the following circumstances:

If in both parents, not eligible until 40 years of age. If in one parent, not eligible until 30 years of age. If in any two of the family, not eligible until 35 years of age, and then only under the most favorable circumstances.

If paralysis, apoplexy, insanity, or heart disease is found to have occurred in any two members, or cancer in one of the applicant's family, all facts regarding it are to be furnished to the Chief Physical Examiner, unless the applicant is rejected by a Local Examiner.

II.-PERSONAL HISTORY. A-An applicant who has had syphilis or raised blood is not at all eligible until after ten years, and then only the most favorable cases. B-An applicant is not eligible who has had asthma within three years, except when produced by external causes similar to those of Hay or Rose Asthma, or by certain employments which have been permanently relinquished. C-If an applicant has had gravel or calculus within three years, or been subject to such attacks within five years. D-If an applicant has had undoubted attacks of hepatic or nephritic colic within five years. E-If an applicant has had fistula within three years. F-If an applicant has had dropsy, or habitual cough, chronic ulcers, fits of any description, or organic diseases of liver or kidneys within ten years. G-If an applicant has ever been grossly intemperate or is addicted to the intemperate use of intoxicating liquor, the period of necessary reform shall be decided by the Chief Physical Examiner.

III .- PRESENT CONDITION. A-The applicant is not to be considered eligible if the pulse is found, after repeated examinations, to be intermittent and irregular; to be persistently above 90 or below 50. B-If hernia exists, unless a proper truss can and will be worn, or if hernia is incarcerated. C-If varicosity of the extremities exist, extending above or of unusual size up to the groin. D-If the chest expansion is less than two inches. E-If albumen is found in the urine. F-If he has catarrh with much expectoration, and if one parent has died with consumption. G-If he habitually uses opium, chloral, or other narcotics, except on the prescription of a physician. H-If the applicant has suffered the loss an eye, arm, or leg, he will not be eligible unless he signs required waiver.



TABLE OF MONTHLY PAYMENTS.

The following amounts are due and payable from each member on the first day of each month, viz:

| AGE AT NEAREST BIRTHDAY. | \$500 | \$1000 | \$2000 | \$3000 |
|--|--|---|--|--|
| After 18 to 25 years From 26 to 28 years From 29 to 31 years From 32 to 35 years From 36 to 39 years From 40 to 42 years From 43 to 44 years From 47 to 48 years From 47 to 48 years From 49 to 50 years | .20 .25 .30 .30 .35 .40 .45 .50 | .40 .45 .50 .60 .70 .80 .90 1.00 1.10 | .80 .90 1.00 1.20 1.40 1.60 1.80 2.00 2.20 2.50 | 1.20 1.35 1.50 1.80 2.10 2.40 2.70 3.00 |
| From 51 to 52 years 53 years | .75 | 1.50 | 3.00 | |

Provided the 53rd birthday has not been passed.

TABLE OF WEIGHTS AND MEASUREMENT.

| Height, feet and inches | Chest at nipples, inches | Standard weight, pounds | Fifteen per cent underweight, pounds | Thirty per cent. underweight pounds |
|--|--|---|--|---|
| 5 5-1 5-2 5-3 5-4 5-5 5-6 5-7 5-8 5-9 5-10 5-11 6- | 33 | 120 | 102 | 156 |
| 5-1 | 34 | 124 | 105 | 161 |
| 5-2 | 35 | 128 | 109 | 166 |
| 5-3 | 36 | 132 | 112 | 172 |
| 5-4 | 34 35 36 36 37 37 38 38 38 | 136 | 116 | 177 |
| 5-5 | 37 | 140 | 119 | 182 |
| 5-6 | 37 | 144 | 122 | 187 |
| 5-7 | 38 | 150 | 127 | 195 |
| 5-8 | 38 | 156 | 133 | 203 |
| 5–9 | 39 | 162 | 138 | 211 |
| 5-10 | 39 , 40 41 | 124 128 132 136 140 144 150 156 162 168 174 | 102 105 109 112 116 119 122 127 133 138 143 148 | 218 |
| 5-11 | , 40 | 174 | 148 | 226 |
| 6- | 41 | 180 | 153 | 156 161 166 172 177 182 187 195 203 211 218 226 234 |

TABLE OF EXPECTANCY.

| Age | Expect- ancy | Age | Expect- ancy | Age | Expect- |
|--|--|--|--|--|--|
| Years | Years | Years | Years | Years | Years |
| 18 19 20 21 22 23 24 25 26 | 42 42 41 41 40 40 39 38 38 | 29 30 31 32 33 34 35 36 37 | 36 35 34 33 33 33 32 31 31 | 40 41 42 43 44 45 46 47 48 | 28 28 27 26 25 24 23 23 23 22 |
| 27 28 | 37 36 | 38 39 | 30 29 | 49 50 | 21 20 |

Chas. A. Bull, Sec-Trea...
Albion, Webr.
Valiant Clansman:

of the death of Valiant Clansman E. L. Richeson at the meeting of the Executive Committee held December 21st and the claim was approved and warrant ordered issued in payment of the same and I enclose herewith warrant payable to Daisy V. Richeson, wife, for the full face of the policy. \$3000.00, less two disability payments of \$300.00 each, \$600.00, leaving amount due \$2400.00.

Kindly state to her that she may sign the receipt on the back of the certificate in the blank for that purpose in the presence of a witness and attach the certificate to this warrant, when the same may be cashed at any bank. Kindly note the warrant is drawn with exchange and the beneficiary should receive the full face of the warrant.

I also enclose a separate receipt, which, if you will have her sign, may be of value to us at some future time in compiling a statement of the prompt settlements we have made.

We shall also appreciate it very much if you will see that mention of this prompt settlement appears in your local papers and send a marked copy of such paper or papers to me.

Since the Royal Highlanders now set apart and observe each year a High-lander Memorial Day, upon which the graves of deceased members are visited and decorated, it has been thought by many quite appropriate to have the emblems of our society engraved on the monuments. As the years go by this will prove a great aid in locating the graves of our members Memorial Day and even though the relatives may move away, the grave will not be missed by those in charge. I enclose a sample cut of these beautiful emblems, which kindly hand to the beneficiary with the suggestion that if agreeable, when a monument is erected at the grave of our deceased Clansman, the Royal Highlanders will appreciate it very much if the emblems of our Beloved Order appear on the monument.

Fraternally yours,

Chief Secretary.

Luciola Nobr. Dec 28 - 1910 mr. If Sharp, I would to briefly Thank you for your to fromph attention and payment of my husbands policy. Civil brill be glad to comply with emblin on the monunely Vry Sincelly yours. Mrs Daisy Richeson 227 So 17 st. RECEIVED Chief Secretary's Office DEC 31 1910

Lincoln, Nebr. Dec. 28, 1910.

To the Executive Committee of The Royal Highlanders,

Aurora, Nebraska.

Gentlemen:

This is to express my appreciation of your prompt settlement of my claim as beneficiary of my husband, E. L. Richeson, who died December 11, 1910.

Mrs Daisy & Richeson,







CHANGE OF AMOUNT OR BENEFICIARY.

| RECEIPT OF BENEFICIAR | Y. 121 | 1 | | | |
|--|--|--|--|--|--|
| \$h400 - Incoln | 11efr 128 | 1900 | | | |
| RECEIVED OF W. C. Siechmann Chief Freas | for THE ROYAL HIGHLA | NDERS. | | | |
| | four hund re | 5 3/1 | | | |
| a corporation doing business under the laws of the State of Nebraska, when he Dollars, in full payment, satisfaction, and settlement of all benefits due and payable, | | 1416 | | | |
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| issued the day of day of | A. D.190 by reason of th | e death of | | | |
| is hereby cancelled and surrendered to the said Corporation, there being no further | sideration of which the said Benefit | | | | |
| full knowledge of all my rights under said Benefit Certificate. | ciaini or naointy mercunder, and | 1 being in | | | |
| Signed in the presence of us, who identify and know the person signing. | Daisy U. Riche | | | | |
| me & author Jims h | ausy of viene | une, | | | |
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| Secretary of Tributary Castle No. —, The Royal Highlanders. | | | | | |
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| | A THURSDAY | | | | |
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| , Dollars, | the amount of | | | | |
| was issued, do hereby surrender and request the cancellation of this Benefit Certificate, and order that a new one shall be | | | | | |
| I, the Clansman to whom this Benefit Certificate | | | | | |

PARTIAL PAYMENT OF BENEFIT CERTIFICATE.

I, to whom the within Benefit Certificate Number______belongs, hereby acknowledge the receipt of the following partial payments on the same:

| | DATE | AMOUNT | FUND | SIGNATURE | Witnessed by Tributary Castle Secretary |
|----|-----------|---------|------|--------------|--|
| 1 | July 1909 | #300 00 | | E. & Richert | |
| 2 | July 1910 | 3n n | | E & Richert | |
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