

# Mennonite Union Aid

*...sharing makes a difference...*



A mutual aid plan  
serving members of the  
Church of God in Christ, Mennonite



# Mennonite Union Aid

## Rules & Regulations

---

No society of nations, no people within a nation, no family can benefit through mutual aid unless good will exceeds ill will; unless the spirit of cooperation surpasses antagonism; unless we all see and act as though the other man's welfare determines our own welfare.

Henry Ford II

*Current year revisions to the manual are indicated by blue text.  
Revised March 2020*

# Contents

<b>Preface</b> -----	<b>4</b>
<b>Constitution</b> -----	<b>6</b>
<b>Canadian Branch</b> -----	<b>7</b>
<b>Duties of Officers</b> -----	<b>7</b>
Board of Directors-----	7
Chairman (Executive Committee)-----	8
Treasurer (Executive Committee)-----	8
Secretary (Executive Committee)-----	8
Office Manager-----	8
<b>District Regulations</b> -----	<b>9</b>
Organizing-----	9
District Secretary-----	9
Valuators-----	10
<b>Applications</b> -----	<b>10</b>
<b>Entries</b> -----	<b>11</b>
Buildings & Contents-----	11
Machinery & Equipment-----	13
Livestock-----	13
Short Term Contracts-----	14
Builder's Contracts-----	14
<b>Cancellations</b> -----	<b>14</b>
<b>Non-covered Property</b> -----	<b>15</b>
<b>Rates</b> -----	<b>15</b>
<b>Losses</b> -----	<b>16</b>
General Guidelines-----	16
Deductibles-----	18
Buildings-----	19
Machinery-----	21
Livestock-----	22

<b>Fire Hazards, Precautions, &amp; Losses</b> -----	<b>23</b>
<b>Flood Control</b> -----	<b>24</b>
<b>Summary</b> -----	<b>24</b>
<b>Congregational Loans</b> -----	<b>25</b>
<b>Territorial Districts for Board of Directors</b> -----	<b>26</b>
<b>Board of Directors</b> -----	<b>32</b>
<b>Executive Committees &amp; Offices</b> -----	<b>33</b>
<b>Territorial Map</b> -----	<b>34</b>
<b>Index</b> -----	<b>36</b>

# Preface

Extending over a period of many years there had been a real concern amongst the brotherhood to try to work out a plan to assist each other in cases of loss caused by the elements of destruction. They also felt that ways and means should be found to provide funds that would be available for immediate distribution among the brotherhood if and when losses occurred.

This matter was taken into consideration at the General Conference held on November 3, 1942, at the Lone Tree Church, Galva, KS. This resulted in General Conference appointing a committee to make it their duty and responsibility to work out a plan to supply this long-felt need.

This plan should then be presented to the next General Conference for prayerful consideration and approval upon that it would be fully in accordance with the teaching of Christ and the apostles.

Therefore we have set up a system which we believe, according to the best of our understanding, complies with the apostolic admonition, "Bear ye one another's burden," which shall assist brethren who sustain loss from misfortune, and that in a measure it will not be necessary to enter into general insurance companies.

The assessment plan has been adopted to raise the necessary funds and participants will give systematically according to the evaluation of their entered property. We do not consider this system to be an insurance company. This system was brought into operation on October 1, 1943. After functioning for three years, the General Conference, which was held on November 10, 1946, adopted the set-up with the reserve that adjustments and improvements should be made at future general meetings.

Since 1966 a separate treasury and accounts have been maintained for Canadian members. At a General Annual meeting on March 25, 1988 in Linden, Alberta it was resolved that the Canadian business be moved and established to a Canadian center.

We trust that our brethren will adopt this plan and give cheerfully at this time in our abundance as Paul teaches: "that now at this time your abundance may be a supply for their want, that their abundance also may be a supply for your want, that there may be equality." II Cor. 8:14

The Committee

***The object of the Aid Plan of the Church shall be to aid members who sustain losses by Animal Collision, Civil Commotion, Collision in Transit, Drowning, Earthquake, Electrocution, Explosion, Fire, Flood, Hail, Lightning, Predators, Storm, Suffocation, Theft, Upset, Vandalism, and Miscellaneous Losses as per regulations stated and specified in this book by the Board of Directors of the Mennonite Union Aid***

# Constitution – Article 1

1. This organization shall here-in-after be called "Mennonite Union Aid." (MUA)
2. The Mennonite Union Aid shall operate on a non-profit basis and function under the direction of the General Conference of the Church of God in Christ, Mennonite.
3. The administration of the Mennonite Union Aid shall be controlled by an executive committee and a board of directors.
4. The executive committee shall consist of three (3) members: chairman, secretary, and treasurer. Each member shall serve a term of four (4) years. The expiration date for a member of the executive committee shall be the first day of the month following our General Annual Meeting. The newly appointed members of the executive committee shall take office on the day following the approval of his appointment by the General Annual Meeting. The board of directors shall appoint or re-appoint one (1) or two (2) members of this committee alternately every two (2) years, as the number of expiring terms may dictate. The executive committee shall appoint a general secretary and a book keeper(s) and such other staff as it may deem necessary.
5. The board of directors shall consist of ten (10) members, each serving a term of four (4) years. During each General Annual Meeting, two (2) or three (3) members of the board shall be elected or reelected, as the number of expiring terms may dictate.
6. The executive committee and the board of directors shall meet once or twice a year in a general meeting at the discretion of the executive committee. It shall be their duty to formulate resolutions and make any amendments which they may deem necessary for the proper functioning of the MUA.
7. The financial report to the General Annual Meeting shall be printed at the close of each fiscal year in the conference activity and financial report. Any policy changes shall become effective at the first of each fiscal year and added to the financial report.



8. In keeping with our General Conference decisions, the MUA shall refrain from depositing any money or funds when and where they would yield any interest.

## **Canadian Branch – Article 2**

1. The Canadian brethren shall establish their own treasury and this treasury shall be known as the Treasury of the MUAC

2. Money exchange between Canada and United States shall only be handled when funds in either treasury are not sufficient to cover current deficits.

3. The election of the Canadian Directors shall be handled like the U.S. elections, at the time of the General Annual Meeting of the Church.

## **Duties of officers – Article 3**

### **A - Board of Directors:**

1. The board of directors shall have the power to fill any vacancies in the board of directors.

2. They shall be responsible for the auditing of the books of the office manager and treasurer and that at the discretion of the board of directors.

3. When funds in the treasury are not sufficient to pay current losses, it shall be the duty of the board of directors, together with the executive committee, to borrow sufficient money to pay the losses. Furthermore, they are then authorized to raise the levy on the next assessment to the extent that the aforesaid loan can be paid in full. If the board of directors and executive committee deem it advisable to make a special assessment, they are authorized to do so.

4. It is also the responsibility of the board to investigate and help solve problems which may arise in general. Each director shall have the oversight of his allocated territorial district and see that all rules and regulations are observed.

5. It shall be the duty of the board to appoint or re-appoint one or two members of the executive committee every two years, as the number of expiring terms may dictate, and in the event of a vacancy.

6. The board shall have the authority to appoint an assistant treasurer and/or secretary whenever needed.

**B - Chairman (Executive Committee):**

1. The chairman shall preside at all board meetings and special MUA meetings.

2. Together with other members of the board it shall be his duty to see that all "Rules and Regulations" of the MUA are observed.

3. He shall sign all district losses to be paid by the office manager.

**C - Treasurer (Executive Committee):**

1. The treasurer shall review the records of all money received and paid.

2. Together with the chairman and secretary he shall review all district losses.

**D – Secretary (Executive Committee):**

1. The secretary shall take minutes at all board meetings and special MUA meetings and keep a record of the same.

2. Together with the chairman and the treasurer, he shall review all district losses.

**E – General Secretary (Office Manager):**

1. The duties of the office manager shall be to keep a complete record of all property represented by the MUA Upon receipt he shall acknowledge all new policies, additions, and cancellations, loss reports, etc. He shall give a semi-annual report of all transactions to the Board of Directors.

2. He shall deposit all monies received at regular intervals and give a report of the same to the treasurer.

3. All eligible losses shall be paid within thirty (30) days after completion of the proof of loss if clients have paid their current assessment premiums.

4. Upon request, he shall furnish a new district with any information needed to establish and operate the new district. It shall be his duty to furnish all districts with the necessary material, such as application forms, loss report forms, etc.

5. He shall be authorized to have any needed material purchased at any time.

## **District regulations – Article 4**

### **A - Organizing:**

1. When a congregation desires to enter into the Mennonite Union Aid, it shall be the duty of that congregation to call a meeting and appoint a local district committee consisting of a secretary and two valuers. The congregation shall then report the results to the general secretary at the home office.

2. Districts shall have their local annual meetings where they shall elect their local committeemen. At this meeting they shall also make any local adjustments if necessary.

### **B - District Secretary:**

1. The duties of the district secretary shall include making a complete report, thus reporting any and all additions and cancellations, as well as losses, etc., to the general secretary. District Secretaries shall give full details when reporting losses. Carelessness and/or negligence can make a loss ineligible for payment.

2. He shall confirm all statements and reports of the district with his signature.

3. All correspondence to the general secretary from an organized unit or district shall be through the local district secretary. He shall be responsible to notify the office of any excommunication in his congregation so that proper procedures may be followed for termination of policies.

4. Local district committees should enlist either experienced help or advice from other local district committees when problems arise as to appraising high risk property to be entered or adjusting of heavy losses.

5. District committees shall investigate and give due warning on fire hazards when applications are made. All precautionary measures and all possible care should be taken to prevent fires and losses of every type and kind.

**C - Valuators:**

1. The duties of the valuers shall include making a true and just evaluation of all buildings and contents, livestock, machinery, or any other property which the applicant may desire to enter into the organization.

2. It shall be the duty of the valuers, together with the district secretary, to make a true, just, equitable, and impartial appraisal when a loss occurs in the district. The valuers are also required to confirm all new applications and loss reports before the district secretary sends them to the general secretary. Additions and/or cancellations do not need valuers confirmation unless the district secretary is in question about any matter pertaining to the addition or cancellation.

**Applications – Article 5**

1. The Mennonite Union Aid shall only enter property owned by members of the Church of God in Christ, Mennonite.

2. The MUA board shall reserve the right to reject or re-classify any or all applications.

3. Property is entitled to the benefits of the MUA as soon as the local secretary has been notified of the applicant's intent to cover the property. The valuers and district secretary shall determine the value of the property and submit a completed and signed application to the main office within thirty (30) days of such notification, and all premiums shall be paid in a timely manner in order for the coverage to remain valid. For existing policy holders, there is a fourteen (14)

day grace period during which newly purchased property is covered, provided the district secretary is notified during this time period.

4. All applications for property coverage should be submitted on the appropriate MUA form or its equivalent if computer generated forms are preferred. All property shall be entered at a true assessed valuation, including the value of labor on new construction.

5. The Mennonite Union Aid shall not accept applications from partnerships, corporations, or trusts where any partner, shareholder, or member of the partnership, corporation, or trust is not a member of the Church of God in Christ, Mennonite.

6. When the head of the home is not a member of said church, but his wife is a faithful member and their property is owned jointly, the wife may enter their primary dwelling and contents and other buildings and contents used for upkeep of the house or yard into the aid plan at current market value under her name. She may also enter other property into the aid plan if she is the sole owner of said property.

7. It is not in keeping with the spirit of the aid plan for a brother to enter his property on multiple policies for the purpose of lower deductibles and/or higher payoffs. Where the need exists for bookkeeping purposes or because of joint ownership, multiple policies may be issued.

8. All single items with a valuation of \$2,500 or more shall be entered separately.

## **Entries – Article 6**

### **A - Buildings & Contents**

1. When buildings are entered into the MUA and remain vacant for any considerable length of time, they are subject to cancellation, unless properly cared for. They must be kept in a safe and reasonably good condition.

2. All old and unstable buildings shall be inspected periodically. If a building is condemned, any property there-in shall not be eligible for coverage.
3. Siding on buildings shall be of substantial material or else these buildings will not be covered by the MUA
4. When property is mortgaged and the lien-holder demands that such property shall be occupied, the MUA recommends that the applicants shall meet these requirements.
5. Harvested crops may be entered into the MUA under building contents, but lose their protection upon being marketed.
6. Computers and related equipment may be entered under household contents. (Valuations shall be high enough to cover all such items.)
7. All yard fences, and all unattached patio covers and car ports shall be entered as separate items.
8. Signs, such as church and business signs, should be included in the valuation of the property that is covered.
9. Power poles and accessories should be included when evaluating and entering buildings.
10. Normal household operating cash may be included in the value of house contents. MUA is not responsible for large amounts of cash stored long-term on the policy holder's premises.
11. The Mennonite Union Aid requests that mobile homes, brooder houses, machine and cattle sheds, grain bins, and other such buildings be securely anchored against wind and storm especially in areas known to experience high winds.
12. Dwelling houses shall include items connected with or for the maintenance of the house, including water systems in separate buildings, furnishing water for the house. However, separate water wells and/or systems for other buildings or purposes must be listed as separate items.

13. When property such as household goods, shop contents, tools, etc., is entered into the MUA under blanket coverage, it shall be entered at a valuation high enough to cover all property entered if maximum coverage is desired in the event of a partial loss.

14. Bicycles and other yard items may be entered under lawn & garden equipment

15. House contents should not be entered for less than 50% of replacement value.

## **B - Machinery & Equipment**

1. Trailers (machinery, livestock, and utility) and vehicles which must be tagged may be entered in the MUA. However, they are not covered for collision and/or upset. Collision and upset are covered when entered in B.A.A. (See exception for trailer dealers in #5 below)

2. Machinery that qualifies for general rates may be covered under commercial rates at the request of the policy holder, thus extending coverage for collision on the job. (See Article 10-D, #3)

3. Fuel covered by MUA should be entered at a high enough value to cover the maximum inventory on hand at any given time.

4. Equipment being held under a lease-to-purchase agreement is considered eligible for MUA coverage.

5. Trailer dealers may cover their trailer inventory in MUA. This includes collision and upset coverage for these trailers while in transit.

## **C - Livestock**

Livestock shall be entered at a high enough valuation that they are covered regardless of size or market price at any given time during ownership.

## **D - Short Term Contracts**

Items such as chemicals, seed, fertilizer, seasonal inventory, or any other property may be entered on a monthly basis, under a short term contract.

## **E - Builder's Contracts**

Buildings under construction which the brother/contractor is held responsible to cover may be entered on a monthly basis, under a builder's contract.

## **Cancellations – Article 7**

1. When a member wishes to cancel property out of the plan, they shall contact their local district secretary who shall submit the cancellations to the office on addition/cancellation forms.

2. Policies of property entered in the MUA terminate automatically when such property is sold\*, or when transferred in a contract, or else, when partnership is dissolved, unless the party who becomes the owner is a member of the aforesaid church. In such cases a formal transfer through the district secretary is required. However, if the transfer is made to a non-member and this property is mortgaged, this policy shall remain in effect for a period of fifteen (15) days after notice of the transfer is given to the lien-holder by official notification with the understanding that no other source shall have any ruling power in determining the amount of a loss.

\*Exception: Business inventory is covered until delivered to customer.

3. When a brother walks disorderly or becomes unfaithful so that it becomes necessary, according to the Word of God, to excommunicate him from the church fellowship, he automatically waives his right to property coverage in the Aid Plan. However, as an act of love and mercy, the MUA shall pay any loss of the excommunicated brother, according to the rules and regulations, until the end of the current fiscal year. If there is insufficient time for him to purchase a policy elsewhere before the end of the current



fiscal year, a short grace period could be extended at the discretion of the executive committee and/or the main office.

## **Non-covered property – Article 8**

1. Collectors' items such as coins, guns, antiques, etc., shall not be eligible for coverage.
2. The MUA shall not cover sporting goods, vehicles, and/or equipment such as ATV's, campers, guns, tents, swimming pools, etc., or any other sporting items unless they are purchased for use in agricultural and/or business purposes. (See exception in #6 below)
3. Cargo coverage or items in transit are not covered by the MUA, unless all items are entered under the MUA policy and are the property of policyholder.
4. Aircraft (including drones) are not eligible to be entered in the MUA.
5. The MUA does not pay for damage or loss to rented, leased, or borrowed equipment or property unless said property is owned by a church member and entered in the MUA.
6. Recreational vehicles and trailers used for semi-permanent housing may be covered in the MUA; however, there is no collision coverage on them while being moved from one location to another.
7. Standing timber and nursery stock planted in the ground are not covered by MUA. Nursery trees and plants that have been harvested can be considered as inventory for resale and may be covered by MUA.
8. MUA will not cover multi-family dwellings such as duplexes, condominiums, townhouses, etc., unless the entire building is owned by church members.

## Rates – Article 9

All rates are based on a per \$100 valuation and are based on your premium year.

### General Property:

Church Properties - All valuations.....\$.28 (A rate)

Primary dwelling & contents.....\$.20 (D rate)

(includes owner occupied portion of multi-family dwelling)

All other general valuations .....\$.28 (B rate)

### Business & High risk property:

Irrigation sprinklers, portable saw mills, grain dryers, motels, laundries, electrical shops, restaurants, retail stores, auto repair shops, body shops, bakeries, printing shops, cabinet shops, manufacturing plants, dry cleaning shops, lumber yards, service stations, paint shops, commercial machinery (machinery used more than 50% for custom or commercial work), laser equipment, GPS equipment, heavy duty road and logging equipment, wind-chargers or wind-generators, communication systems, (two-ways), yard fences, unattached patio covers and car ports, multi-family residential rentals, ATV's, (3-4 wheelers, etc.), mopeds, commercial lawn care business equipment, mobile workshops left in field, fish pond monitoring systems and related equipment, as well as any and all other commercial businesses.....\$.50 (C rate)

Feed mills, fertilizer plants, commercial saw mills, cotton gins, hay and hay sheds that do not meet stacking guidelines as outlined in Article 11, #9 .....\$1.00 (E rate)

Short-term contracts.....\$.04 per month (G rate)

Builder's contracts .....\$.04 per month (H rate)

# Losses – Article 10

## A - General Guidelines

1. The MUA shall pay losses caused by Animal Collision, Civil Commotion, Collision\* in Transit (and on the job for commercial equipment), Drowning, Earthquake, Electrocution, Explosion, Fire, Flood, Hail, Lightning, Predators (to livestock), Storm, Suffocation, Theft, Upset, Vandalism, etc., as defined in these rules and regulations. Furthermore, the Board of Directors reserves the right to review any and/or all losses at their discretion.

\*Collision is defined as anytime property is hit or hits another object.

2. The MUA shall not be liable for any losses caused by war, riot, or insurrection.

3. The MUA does not provide liability insurance.

4. The Mennonite Union Aid shall not be responsible for loss or damage to property that is not owned by members of the Church of God in Christ, Mennonite.

5. The MUA permits assigning the indemnity to be paid on losses to parties to whom their property is mortgaged.

6. If and when properties are entered under partial valuation (80-100% is considered as full coverage), losses shall be paid accordingly.

7. When losses occur in excess of \$875,000 in the USA or \$1,200,000 in Canada per loss, the total amount paid shall be \$875,000 US or \$1,200,000 Canadian plus one-half (1/2) of the remaining amount of loss up to the assessed value.

8. If the lien-holder (or in the case of a Builder's Contract, the project owner) requires 100 percent coverage on property valued over \$875,000 US, or \$1,200,000 Canadian the premium rate on such policy shall be increased by 20 cents per \$100 for all items over \$875,000 US, or \$1,200,000 Canadian.

9. Loss payment shall be made based on a current market value and shall not exceed the current listed valuation. When a partial loss occurs, the appraising committee shall make a correct appraisal of the loss sustained, which shall be paid according to the assessed valuation.

10. All claims for loss must be reported to the local district secretary within thirty (30) days.

11. MUA will cover 50% of the value of lost hearing aids if they have been entered as a separate item on the policy (B rate). Hearing aids are covered at full value for other loss types (see #1 above).

12. In cases of loss where there is other coverage available to pay the loss such as property insurance, liability insurance, or other aid plans, MUA is secondary to all other sources.

## **B - Deductibles**

1. Each loss shall have a deductible of 0.1% of the total valuation listed on the policy on the date the loss is paid, but deductible shall not be less than \$100 and shall not exceed \$1,000 and shall be rounded down to the nearest \$100. Deductible will be calculated at the office at the time the loss is paid. (Example: A policy with a total valuation of \$275,000 would carry a \$200 deductible per incident.)

2. Deductible will be waived for church owned properties, except health care facilities.

3. When two policy holders have property damaged by the same incident, each policy holder shall bear his full deductible on his portion of the loss.

4. Livestock suffocation losses carry an additional 15% deductible, subject to the terms as described in Article 10-E, #1.

5. In the event of a hardship situation, the local district committee may request that the deductible be waived, which will be considered on a case-by-case basis.

## **C - Buildings**

1. When a partial loss is paid on a damaged building and the necessary repairs are not made within a reasonable length of time, MUA shall not be responsible for further damage to the buildings if the loss was sustained due to the initial damage not being repaired.

2. Damages in dwelling houses caused by water pipes and/or hoses breaking are covered under MUA policy. Mold is a covered item when proper ventilation such as HRV (heat recovery unit) is operating and good maintenance is practiced. However, damages as a result of negligence on the policy-holder's part may be considered by the Board. District Secretaries are encouraged to promote preventive measures such as shutting off main valves when buildings will be vacant and installing sewage back-flow preventers.

3. In the event of storm damage to a roof, the local district committee together with the owner shall determine if the damage is sufficient to warrant replacement of the roof. The loss will be paid on a pro-rated basis, according to the projected life of the roof, based on quality and/or type. The following schedule may be used as a guide.

Asphalt:

0-6 yrs. ....	100%
7-12 yrs. ....	75%
13-18 yrs. ....	50%
19 + yrs. ....	25%

Wood:

0-8 yrs. ....	100%
9-16 yrs. ....	75%
17-25 yrs. ....	50%
26 + yrs. ....	25%

Metal:

0-16 yrs. ....	100%
17-25 yrs. ....	75%
26-35 yrs. ....	50%
36 + yrs. ....	25%

Temporary shelter canvas losses should be depreciated using the following schedule.

0-1 yr .....	100%
2-4 yrs.....	75%
5-7 yrs.....	50%
8 + yrs.....	25%

4. If shingle damage is not severe enough to warrant replacement, the date of loss and age of the roof may be documented by the local committee. If, in the course of the next few years, the shingles require replacement, the loss may be adjusted according to the age of the shingles at the time damage took place.

5. When there are losses that require cleanup in houses such as flood and smoke damage, MUA will pay for the cleanup.

6. Small dents caused by hail in roofing, and other minor fractions which cause no damage other than in appearance, shall not be considered eligible for coverage. Reduction in value is considered more than cosmetic and may be considered for payment.

7. Collision damage to buildings (including garage/shop/shed doors) shall not be covered if the party responsible for the damage is a member of the policy holder’s household, unless the building is a business covered at commercial rates.

8. Damage caused to grain bins and any other crop storage facilities is not covered when the damage is caused by the stored product.

9. Damaged siding should be prorated by valuator and secretary, taking into consideration the effective useful lifespan of product. The following depreciation schedule may be used as a guide for depreciating vinyl siding.

0-6 yrs.....	100%
7-12 yrs.....	75%
13-18 yrs.....	50%
19 + yrs.....	25%

**D - Machinery**

1. Small dents caused by hail in machinery, and other minor fractions which cause no damage other than in appearance, shall not

be considered eligible for coverage. Reduction in value is considered more than cosmetic and may be considered for payment.

2. When minor parts such as generators, regulators, starters, wiring harnesses, etc., are destroyed by fire due to mechanical failure, said parts shall not be eligible for payment. However, should a major loss occur, said machine shall be covered and payment shall be made according to its assessed valuation.

3. Upset losses are covered for machinery entered under either general or commercial rates. Carelessness and/or negligence can make a loss ineligible for payment.

Collision losses are covered at all times for machinery entered under commercial rates.

Collision losses that occur while on the job or in the field are not covered for machinery entered under the general rate; however, collision losses that occur at all other times are covered for such machinery.

4. Any business equipment being transported must be securely fastened to be eligible for loss coverage.

5. When machinery must be towed or transported due to a covered loss under MUA policy, MUA will pay for towing and transportation to the nearest dealership.

6. Damage to harvest equipment caused by rocks or other foreign items picked up by the machine (ingested) shall be eligible for payment provided such equipment is covered under the C rate.

7. Damage caused by objects thrown through machinery windows by the operating machine, such as mowers, shredders, etc., shall not be eligible for payment.

8. Damage to tractors or other machinery that roll into fish ponds shall not be eligible for payment.

## **E - Livestock**

1. Livestock suffocation losses shall be covered. However, cases of negligence may be reviewed by the board of directors and will be subject to their decision. Furthermore, suffocation losses shall carry an additional fifteen percent (15%) deductible. It is generally felt that human failure or negligence contributes to most suffocation losses. Consequently, good management will contribute to keeping premium costs down and losses at a minimum. MUA recommends an alarm system that rings out beyond the farmstead, for closed confinement buildings. MUA will waive the 15% deductible if the alarm system is in operating condition. Deductible applies if alarm is shut off at time of loss.
2. If livestock does not perish in a storm, or during the next seventy-two (72) hours, from the effects there-of, it shall not be considered a loss eligible for payment unless reviewed and approved by the executive committee. Furthermore, livestock must have been entered into the MUA forty-eight (48) hours prior to any storm. In the event of newly purchased livestock, they must be entered within thirty-six (36) hours of purchase in order to qualify for coverage.
3. Livestock drowned in tail water pits, stock ponds, etc., are eligible for coverage if proper management has been practiced.
4. In the case of the loss of livestock where there is no established market value, the value of the loss shall be established based on the input costs up to the time of the loss.
5. Production losses of livestock and/or poultry are not covered under MUA policy.
6. Livestock losses due to poisoning and/or sickness are not eligible for loss payment.
7. Veterinarian charges are not covered under MUA policy.
8. There is inherent risk when putting cattle on open range. The local committee and the policy holder need to determine if the loss at roundup time is more than "out on range" average mortality. The input cost of the lost cattle over the average mortality will be covered by MUA.



# **Fire Hazards, Precautions, & Losses—Article 11**

1. District committees shall investigate and give due warning on fire hazards when applications are made. All precautionary measures and all possible care should be taken to prevent fires and losses of every type and kind. Each applicant shall consider it his duty to warn his brother if he sees him negligent in taking proper precautions against fire, as well as any and every possible cause of loss.
2. Business places must be equipped with sufficient chemical fire extinguishers to meet the requirements of the State Fire Marshal in the U.S. and the Provincial Fire Commissioner in Canada.
3. The MUA recommends smoke detectors as a valuable safety device.
4. The MUA does not permit commercial workshops to be used for housing or storing machinery or other equipment and is not responsible for losses caused by fire on property destroyed therein. This ruling does not apply to cars, trucks, tractors, or machinery listed under this heading if they are in the process of being repaired.
5. Property like saw mills, etc., where an open fire is kept, shall be entered into the MUA only with the understanding that a watchman will be kept on duty for the duration of the open fire. No loss shall be paid on such property if there is evidence that this precaution has not been observed.
6. It is not permissible to store hay or other combustible material in a building where a welding torch is used.
7. All furnaces, heating equipment, and chimneys in houses, businesses, livestock operations, and industries must be properly confined, insulated, and maintained in order to be covered by the MUA. Furthermore, all heating units and electrical wiring must meet government safety codes. Losses due to negligence may be reviewed by the Board.
8. No motor shall be refueled while running.
9. Hay stacks shall not contain more than 500 ton of hay per stack and shall be separated by a minimum distance of 100 feet in order to

be eligible for MUA coverage under the B rate. Hay stored outdoors or in sheds may exceed these guidelines, but if so, the E rate shall apply to both the hay and any shed it may be stored in. Owners should cover 100% of unpaid hay inventory owned and stored on each farm.

10. Property damaged by water or other methods used to extinguish fire is eligible for replacement.

11. The MUA allows payment to fire departments for services rendered when called to extinguish fires on property covered by the MUA, or for fires started by a policy holder which cause damage to or pose a threat to neighboring property, with the following stipulation: Fees paid shall not exceed \$4,000.00 per fire or fire run. The MUA will also pay to have fire extinguishers refilled if they have been used to fight fires.

## **Flood Control – Article 12**

It is a well-known fact that many are residing or else have property in areas subject to flooding by water backing up rivers or creeks, or other low places known to flood occasionally. However, they shall not be eligible for payment on losses caused by flood damage to machinery, feed, or grain, unless proper precautions have been taken in elevating an area to park their machinery, stack their feed, store their grain, etc. above the normal known flood level.

## **Summary – Article 13**

The Mennonite Union Aid shall strictly abide by and adhere to these rules and regulations. However, should cases occur where applicants claim an adjustment on a loss is not satisfactory, such case shall be submitted to the Board of Directors' semi-annual meeting for a ruling. The Board of Directors shall be the determining body in all such cases.

## **Congregational Loans – Article 14**

The MUA allows reserve funds to be used for the purpose of issuing loans to congregations for buying or building church and school

buildings. Standard loans are issued in amounts up to \$110,000 with a seven year repayment schedule. All loans must be guaranteed by a bank letter of credit or by sufficient signatures of brethren, so that in the event the MUA needs the money for operating, it may be recalled with thirty days' advance notice.

# Territorial Districts for the Board of Directors

## AREA 1 (USA)

4	Homeland Mennonite	Montezuma, KS
6	Bethel Mennonite	Greensburg, KS
14	Salem Mennonite	Copeland, KS
21	Cimarron	Cimarron, KS
25	Grant Mennonite	Ulysses, KS
27	Scott Mennonite	Scott City, KS
40	Montezuma Town	Montezuma, KS
41	Montezuma Country	Montezuma, KS
109	Lakin	Lakin, KS
113	Mesa View	Olathe, CO
118	High Valley	Center, CO
119	Plains View	Plains, KS
130	Living Hope	Ingalls, KS
148	Rocky Mountain View	Windsor, CO

## AREA 2 (USA)

2	Grace Mennonite	Halstead, KS
5	Lone Tree South	Galva, KS
7	Meridian	Hesston, KS
10	Lone Tree North	Galva, KS
15	Zion	Inman, KS
33	Faith	Iroquois, SD
39	Gospel Mennonite	Almena, WI
56	Garden View Mennonite	Halstead, KS
58	Gospel Mennonite	Moundridge, KS
66	Grafton	Grafton, ND
67	Golden Plains Mennonite	Madrid, NE
71	Barron Mennonite	Barron, WI
72	United Center	Galva, KS
80	Paxton Mennonite	Paxton, NE
92	Suncrest Mennonite	Galva, KS
98	Smoky Hills	Windom, KS
107	Lake Haven Mennonite	Starbuck, MN
110	Hillcrest Mennonite	Barron, WI
112	Cedar Hills	Scotia, NE
127	Rolling Plains Mennonite	Ward, SD

142	Sedgwick Mennonite	Sedgwick, KS
143	River Bluff	Coon Valley, WI
151	Prairie Haven	Iroquois, SD
154	West River Mennonite	Newell, SD

### AREA 3 (USA)

3	Alexanderfeld	Hillsboro, KS
8	Morning Star	Durham, KS
9	Emmanuel	Fredonia, KS
12	Eden Mennonite	Burns, KS
17	Bethany	Rich Hill, MO
22	Ridge View	Jonesboro, AR
24	Gentry Mennonite	Gentry, AR
29	Beulah	Versailles, MO
34	Pleasant Valley Menn	Bradley, AR
49	Living Faith Mennonite	Walker, MO
57	Mountain Grove Menn	Mtn. Grove, MO
68	Scenic View	West Union, IA
104	Three Rivers Mennonite	Dumas, AR
106	Heartland Mennonite	McIntire, IA
111	Prairie Mennonite	Arthur, IL
116	Jamesport	Jamesport, MO
121	Oak Ridge	Stover, MO
125	Bloomfield Mennonite	Bloomfield, IA
128	Lime Springs Mennonite	Lime Springs, IA
137	Hiawatha Mennonite	Hiawatha, KS
140	Safe Haven	Versailles, MO
145	Red Oak	Red Oak, IA
152	Ridgecrest	Rector, AR

### AREA 4 (USA)

1	Fairview	Fairview, OK
11	Plainview	Chickasha, OK
19	Pleasant View	Goltry, OK
55	Sun Valley Mennonite	El Mirage, AZ
59	Pecos Valley Mennonite	Ft. Sumner, NM
73	Uvalde Mennonite	Uvalde, TX
75	Mountain Valley Menn	Willcox, AZ
76	Texline Mennonite	Texline, TX
78	West Haven Mennonite	Brookston, TX

82	El Campo	El Campo, TX
88	Country Side Mennonite	Dalhart, TX
90	Red River Valley Menn	Detroit, TX
94	Las Vegas Mennonite	Las Vegas, NM
95	Desert Springs	Pecos, TX
99	Pryor Creek Mennonite	Pryor, OK
115	Menn Mt. View Misson	Albuquerque, NM
120	Farwell Mennonite	Farwell, TX
122	Southern Hope Mennonite	Victoria, TX
123	Texhoma Mennonite	Texhoma, TX
132	Desert View Mennonite	Yuma, AZ
134	Cedar Mennonite	Hydro, OK
139	Prairie Hills	Chickasha, OK
146	Granite Mountain	Chino Valley, AZ
156	Red Rock Mennonite	Eakly, OK

## AREA 5 (USA)

13	Grand View Mennonite	Grand View, ID
16	Winton	Winton, CA
20	Livingston	Livingston, CA
23	Mountain View	Bonnors Ferry, ID
30	Ballico	Ballico, CA
32	Woodland Mennonite	Bonnors Ferry, ID
35	Glenn Mennonite	Glenn, CA
38	Oroville	Oroville, CA
42	Evergreen	Scio, OR
53	Buhl	Buhl, ID
61	West Valley	Glenn, CA
63	Wild Rose Mennonite	Potlatch, ID
81	Mission Valley	Ronan, MT
97	Soldotna	Soldotna, AK
100	Columbia River	Othello, WA
108	Treasure Valley Menn	New Plymouth, ID
114	Baker Valley Menn.	Baker City, OR
124	Valley View Mennonite	Filer, ID
131	Canyon Mennonite	Hazelton, ID
133	Tonasket Mennonite	Tonasket, WA
136	Big Horn Valley Menn	Hardin, MT
141	Sage Valley Mennonite	Burns, OR
144	Desert Rose Mennonite	Basin, WY

147	Oregon Trail Mennonite	Ontario, OR
153	Princeton Mennonite	Glenn, CA
155	Wood River Mennonite	Wendell, ID

### **AREA 6 (USA)**

18	Newark	Ithaca, MI
36	Scenic Ridge	Jeromesville, OH
37	Wildwood	Perrinton, MI
43	Rock of Ages	Apple Creek, OH
44	Living Springs	McVeytown, PA
45	Morning Star Mennonite	Mifflinburg, PA
48	Mt. Calm	Carson City, MI
54	Southern Ohio	Leesburg, OH
79	Rock Haven	Belleville, PA
83	Homeworth	Homeworth, OH
91	Fleetwood	Fleetwood, PA
93	Northern Indiana	Goshen, IN
101	Living Faith	Shippensburg, PA
117	Bridgewater Mennonite	Bridgewater, ME
126	Fingerlakes	Moravia, NY
129	Southern Hills	Hardinsburg, IN
138	Shenandoah Valley Mennonite	Elkton, VA

### **AREA 7 (USA)**

	Georgia Congregations	Georgia
26	Highland	DeRidder, LA
28	Walnut Hill	Walnut Hill, FL
31	Southern Magnolia	DeRidder, LA
46	Southern Pines	McFarlan, NC
47	South Haven	Macon, MS
50	Clarksdale Mennonite	Clarksdale, MS
51	Leland	Leland, MS
52	Brook Haven	Brooksville, MS
60	Mount Pleasant	Fulton, KY
62	Southern Harbor	Atmore, AL
64	Delta	Transylvania, LA
65	West Point Mennonite	West Point, MS
69	Pleasant Hills Mennonite	Maggee, MS
70	Mountain Lakes	Guntersville, AL
74	Brooksville	Brooksville, MS

77	Okolona	Okolona, MS
84	Cedar Crest Mennonite	Faunsdale, AL
85	Cumberland Mountain	Monterey, TN
86	Arcadia Mennonite	Arcadia, FL
87	Southern Star	Emelle, AL
96	Liberty	Liberty, KY
102	Pleasant View Mennonite	Lobelville, TN
103	Harmony	Murray, KY
105	Lighthouse	Grifton, NC
135	Fountain Run	Fountain Run, KY
149	York Mennonite	York, AL
150	Stateline	Aliceville, AL

### **AREA 8 (Canada)**

31	Linden	Linden, AB
32	Abbotsford	Mt. Lehman, BC
34	Lakeland	Dewberry, AB
35	Echo Valley	Bluffton, AB
38	Rosedale	Crooked Creek, AB
39	Living Water	Chilliwack, BC
40	Kootenay Valley	Creston, BC
42	Sunnyslope	Linden, AB
43	Pembina Valley	Westlock, AB
44	Heart Valley	Wanham, AB
45	Living Springs Mennonite	Hythe, AB
57	Rocky View	Pincher Creek, AB
59	Hilltop	Fort Vermilion, AB
61	Mt. Ida	Enderby, BC
62	Northern Lights	Silver Valley, AB
63	Lakeview	Stettler, AB
65	Woodland Centre	Vanderhoof, BC
66	Alaska Highway	Fort St John, BC
67	Quesnel	Quesnel, BC
70	Edberg	Edberg, AB
75	Swalwell Country	Linden, AB
104	Bow Island	Bow Island, AB

### **AREA 9 (Canada)**

29	Red River	Rosenort, MB
----	-----------	--------------



30	Rosenort	Rosenort, MB
36	Steinbach	Steinbach, MB
37	Pine River Country	Pine River, MB
46	Grandview	Grandview, MB
48	Altona	Altona, MB
52	Greenland	Ste. Anne, MB
55	Rosewood	Ste. Anne, MB
60	Whitemouth	Whitemouth, MB
64	Twin Rivers	Elma, MB
68	Sinclair	Sinclair, MB
69	Swan River Valley	Swan River, MB
71	Crystal City	Crystal City, MB
73	Cartwright	Cartwright, MB
86	Bredenbury	Saltcoats, SK
88	Porcupine Plain	Porcupine Plain, SK
90	Brandon Hills	Brandon, MB
91	Endeavor	Endeavor, SK
92	Neilburg	Neilburg, SK
93	Swanson	Delisle, SK
94	Roblin	Roblin, MB
95	Kleefeld	Kleefeld, MB
96	Mountain View	Birnie, MB
97	North Star	Hyas, SK
98	Carrot River	Carrot River, SK
101	Beausejour	Beausejour, MB
105	Northwood	Leoville, SK

### **AREA 10 (Canada)**

33	Annapolis Valley	Waterville, NS
50	Roxton Falls	Roxton Falls, QC
74	Kenora	Keewatin, ON
80	Cedar Valley	Apple Hill, ON
81	Maple View	St. Marys, ON
82	Southern Shores	Kingsville, ON
83	Port of Hope	Aylmer, ON
84	Sunrise	Hesson, ON
85	Georgian Heights	Meaford, ON
99	Northumberland	Tatamagouche, NS
103	St. John Valley Menn	Centreville, NB

## Mennonite Union Aid Board of Directors

### Area 1

Kendall Mastre, Chairman - \*2023  
42550 CR G  
Del Norte, CO 81132  
Tel (719) 850-6222  
ksmastre@gmail.com

### Area 2

Murray Toews – 2021  
41226 202<sup>nd</sup> St  
Yale, SD 57386  
Tel/Fax (605) 599-2982  
murrayshanon@gmail.com

### Area 3

Gary Zismann - 2024  
2123 Nature Ave  
Stanton, IA 51573  
Tel (712) 789-0551  
garynangz@gmail.com

### Area 4

Dennis Koehn – \*2021  
13450 FM 296  
Texline, TX 79087  
Tel (806) 362-4357 Fax 4908  
dennis.koehn48@icloud.com

### Area 5

Melvin Friesen - \*2022  
PO Box 587  
Buhl, ID 83316  
Tel (208) 543-6686 Fax 5752  
idahotrailersales@gmail.com

### Area 6

Wade Koehn - \*2022  
295 Dryville Rd  
Fleetwood, PA 19522  
Tel (610) 944-6116 Fax 1668  
wadekoehn@gmail.com

### Area 7

Cameron Boeckner - 2023  
104 Fernway Dr  
Atmore, AL 36502  
Tel (850) 776-1030  
c.boeckner@gmail.com

### Area 8

Rob Wohlgenuth - 2022  
Box 163  
Crooked Creek, AB T0H 0Y0  
Tel (780) 957-2636 Fax 2635  
rwjoboy@gmail.com

### Area 9

Rick Friesen, Asst. Chair – \*2024  
Box 90  
Elma, MB R0E 0Z0  
Tel (204) 426-5506 Fax 5843  
rlfriesen@nlis.ca

### Area 10

Henry Wohlgenuth, Secretary -  
\*2023  
2915 Brooklyn St, RR 3  
Aylesford, NS B0P 1C0  
Tel (902) 847-1517 Fax 1021  
hankw1976@gmail.com

**Mennonite Union Aid USA  
Executive Committee**

Presley Koehn, Chairman – \*2022  
27204 10 Rd  
Montezuma, KS 67867  
Tel. (620) 846-2609 Fax 7238  
presleykoehn@outlook.com

Tristan Unruh, Treasurer - 2022  
650 WW Rd  
Copeland, KS 67837  
Tel. (620) 668-5778 Fax 508-2464  
tunruh79@gmail.com

Jared Isaac, Secretary – \*2024  
30102 12 Rd  
Montezuma, KS 67867  
Tel. (620) 846-7254 Fax 7346  
jisaac310@gmail.com

**MUA USA Office**

301 S Fry St  
P.O. Box 338  
Montezuma, KS 67867  
Tel. (620) 846-2288  
Fax (888) 977-8819  
mua@theaidplans.us

**Mennonite Union Aid Canada  
Executive Committee**

Lowell Penner, Chairman - \*2023  
29077 Mun 42N  
Landmark, MB R0A 0X0  
Tel. (204) 355-4214, Fax 9073  
lg.penner@gmail.com

Beryl Isaac, Treasurer - \*2024  
126 Solomon Ave  
Mitchell, MB R5G 2M5  
Tel. (204) 380-1704  
beryljsaac@gmail.com

Weldon Isaac, Secretary – 2022  
Box 332  
Rosenort, MB R0G 1W0  
Tel/Fax (204) 746-6060  
weldoni@live.ca

**MUA Canada Office**

Physical:  
32009 Greenland Rd  
Ste. Anne, MB R5H 1R1

Mailing:  
Box 27  
Blumenort, MB R0A 0C0  
Tel. (204) 355-9100  
Fax (204) 480-4332  
mua@theaidplans.ca





Area 10

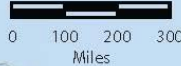
Area 3

Area 6

Area 7

Mennonite Union Aid  
Districts of the  
United States  
and Canada

base map is shaded relief data  
Created by the U.S. Geological Survey  
Map Prepared by  
Anna Von  
Montezuma, Kansas  
July, 2011



## **A**

accessories ..... 12  
addition..... 8, 10, 14  
additions ..... 9  
adjusting ..... 10  
advice..... 10  
age ..... 20  
agricultural ..... 15  
alarm ..... 22  
anchor ..... 12  
animal collision ..... 5, 17  
annual meeting ..... 5, 6, 7, 9  
antique ..... 15  
appearance ..... 20  
application ..... 9, 10, 11, 23  
appoint..... 4, 6, 8, 9  
appraisal..... 10, 18  
asphalt ..... 19  
assessed ..... 11, 17, 18, 21  
assessment..... 4, 7, 9  
assign ..... 17  
assistant ..... 8  
atv ..... 15, 16  
audit..... 7  
auto repair shop..... 16

## **B**

bakeries..... 16  
bicycle ..... 13  
blanket coverage..... 13  
board meeting ..... 8  
board of directors ...5, 6, 7, 8, 17,  
22, 24, 26, 32  
body shop ..... 16  
book keeper ..... 6  
bookkeeping ..... 11  
borrow ..... 7, 15

break ..... 19  
brooder house..... 12  
brother ..... 11, 14, 23  
builder's contract ..... 14, 16, 17  
building10, 11, 12, 14, 18, 19, 20,  
22, 23  
business..5, 12, 15, 16, 20, 21, 23

## **C**

cabinet shop..... 16  
camper ..... 15  
Canadian Branch ..... 7  
cancellation ..... 8, 9, 10, 11, 14  
car port..... 12, 16  
carelessness ..... 9  
cargo ..... 15  
cash ..... 12  
cattle ..... 12  
chairman ..... 6, 8  
chemical ..... 14, 23  
chimney..... 23  
church ...4, 5, 6, 7, 10, 11, 12, 14,  
15, 16, 17, 18  
civil commotion..... 5, 17  
cleanup..... 20  
codes ..... 23  
coins ..... 15  
collector ..... 15  
collision ..... 5, 13, 15, 17, 20  
combustible..... 23  
commercial..... 13, 16, 17, 20, 23  
communication ..... 16  
computer..... 11, 12  
condemn ..... 12  
condominiums ..... 15  
confine ..... 23  
confinement..... 22  
congregation ..... 9

construction..... 11, 14  
contents.....10, 11, 12, 13, 16  
contract..... 14  
contractor ..... 14  
corporation ..... 11  
correspondence ..... 9  
cosmetic..... 20, 21  
cotton gin..... 16  
creek ..... 24  
crops ..... 12

## **D**

damaged ..... 18, 19, 24  
dealer ..... 13  
dealership ..... 21  
deductible ..... 11, 18, 22  
dent..... 20  
details ..... 9  
determining body ..... 24  
discretion .....6, 7, 15, 17  
disorderly..... 14  
distance..... 23  
district .....7, 8, 9, 26  
district committee .....9, 10, 23  
district secretary 9, 10, 11, 14, 18  
document..... 20  
door ..... 20  
drown.....5, 17, 22  
dry cleaning shop..... 16  
duplexes..... 15  
duty..... 4, 6, 7, 8, 9, 10, 23  
dwelling.....11, 12, 16, 19

## **E**

earthquake..... 5, 17  
electrical ..... 16, 23  
electrocution..... 5, 17  
elevate ..... 24

eligible...9, 12, 13, 15, 20, 21, 22,  
24  
evaluation ..... 4, 10  
excess..... 17  
exchange ..... 7  
excommunicate ..... 14  
executive committee . 6, 7, 8, 15,  
22, 3  
experience ..... 10, 12  
explosion..... 5, 17  
extinguish..... 23, 24  
extinguisher ..... 24

## **F**

fasten ..... 21  
feed ..... 24  
feed mill ..... 16  
fence ..... 12, 16  
fertilizer..... 14  
fertilizer plant ..... 16  
fire.....5, 10, 17, 21, 23, 24  
fire dept ..... 24  
fiscal year ..... 6, 14  
fish pond monitoring system .. 16  
flood..... 5, 17, 20, 24  
foreign item ..... 21  
form ..... 9, 11, 14  
fuel ..... 13  
full coverage..... 13, 17  
furnace ..... 23

## **G**

general secretary ..... 6, 9, 10  
generator ..... 16, 21  
government ..... 23  
grace period ..... 11, 15  
grain ..... 24  
grain bin ..... 12

grain dryer..... 16  
growth cycle..... 22  
gun ..... 15

## **H**

hail ..... 5, 17, 20  
half ..... 17  
harvester..... 21  
hay ..... 23  
hazard ..... 10, 23  
head of the home ..... 11  
health care facilities..... 18  
hearing aids..... 18  
heating ..... 23  
heavy loss..... 10  
help ..... 7, 10  
high risk..... 16  
hose..... 19  
house .....11, 12, 13, 19, 20, 23  
household ..... 12, 13, 20

## **I**

incident ..... 18  
indemnity ..... 17  
industries ..... 23  
insulated ..... 23  
insurrection..... 17  
intent..... 10  
interest..... 7  
inventory..... 13, 14, 15, 24  
Irrigation ..... 16

## **J**

job ..... 13, 17  
jointly ..... 11

## **L**

labor..... 11  
laser..... 16

laundries ..... 16  
lawn & garden equipment ..... 13  
lawn care..... 16  
lease ..... 13, 15  
liability..... 17  
lien ..... 12, 14, 17  
life ..... 19  
lightning ..... 5, 17  
livestock10, 13, 17, 18, 21, 22, 23  
loss .... 4, 5, 7, 8, 9, 10, 13, 14, 15,  
17, 18, 19, 20, 21, 22, 23, 24  
loss report ..... 8, 9, 10  
lumber yard..... 16

## **M**

machine..... 21  
machine shed ..... 12  
machinery .10, 13, 16, 20, 21, 23,  
24  
maintain ..... 5, 23  
maintenance ..... 12  
major ..... 21  
management..... 22  
manufacturing plant ..... 16  
market ..... 12, 13  
market value ..... 11, 18, 22  
meeting .....4, 5, 6, 7, 8, 9, 24  
member.....5, 6, 8, 10, 11, 14, 15,  
17, 20  
minor..... 20, 21  
minutes ..... 8  
mobile ..... 16  
mobile home ..... 12  
mobile workshop ..... 16  
monthly..... 14  
moped ..... 16  
mortgage..... 12, 14, 17  
motel..... 16



mower..... 21  
multi-family..... 16  
multiple policies..... 11

## **N**

negligence.....9, 19, 22, 23  
new policies ..... 8  
newly purchased livestock..... 22  
newly purchased property..... 11  
non-covered..... 15  
non-profit..... 6  
notice ..... 14  
nursery stock ..... 15

## **O**

occupied..... 12  
office manager ..... 7, 8  
old ..... 12  
own .....10, 11, 15, 17, 24  
owner .....11, 14, 17, 19, 24  
ownership ..... 11, 13

## **P**

paint shop ..... 16  
partial.....13, 17, 18, 19  
partner ..... 11  
partnership ..... 11, 14  
patio cover ..... 12, 16  
payoff..... 11  
percent..... 17, 22  
pipe ..... 19  
poison ..... 22  
power pole..... 12  
precaution..... 10, 23, 24  
predator ..... 5, 17  
premium .....9, 10, 16, 17, 22  
primary ..... 11, 16  
printing shop..... 16  
problem ..... 7, 10

production loss ..... 22  
proof ..... 9  
prorate ..... 19  
protection ..... 12  
provincial ..... 23  
purchase .....9, 11, 13, 14, 15, 22

## **Q**

quality ..... 19

## **R**

rate..... 16, 17  
rates ..... 13, 16, 20  
reasonable ..... 19  
reduction..... 20, 21  
refuel..... 23  
regulator ..... 21  
rent ..... 15  
rental..... 16  
repair..... 19, 23  
replacement..... 13, 20, 24  
report..... 6, 8, 9, 18  
restaurant ..... 16  
retail store..... 16  
ring ..... 22  
riot..... 17  
river..... 24  
rock ..... 21  
roof ..... 19, 20

## **S**

safe..... 11  
safety ..... 23  
satisfactory..... 24  
saw mill ..... 16, 23  
schedule ..... 19  
secretary ..... 6, 8, 9  
securely ..... 12, 21  
seed..... 14

separate ..... 5, 11, 12, 23  
service station ..... 16  
shareholder ..... 11  
shelter ..... 19  
shingle ..... 20  
short term contract ..... 14  
shredder ..... 21  
siding ..... 12  
sign ..... 8, 10, 12  
signature ..... 9  
size ..... 13  
smoke ..... 20  
smoke detector ..... 23  
sold ..... 14  
spirit ..... 3, 11  
sporting goods ..... 15  
sprinkler ..... 16  
stack ..... 23, 24  
staff ..... 6  
starter ..... 21  
state ..... 23  
stock pond ..... 22  
store ..... 12, 23, 24  
storm ..... 5, 12, 17, 19, 22  
substantial ..... 12  
suffocation ..... 5, 17, 18, 22  
system ..... 4, 12, 16, 22

## **T**

tag ..... 13  
tail water pit ..... 22  
temporary ..... 19  
tent ..... 15  
term ..... 6, 12, 18  
territorial district ..... 7, 26  
theft ..... 5, 17  
thirty days ..... 9, 10, 18  
threat ..... 24

thrown ..... 21  
timber ..... 15  
tools ..... 13  
torch ..... 23  
towing ..... 21  
tractor ..... 21, 23  
trailer ..... 13, 15  
transfer ..... 14  
transit ..... 5, 13, 15, 17  
transportation ..... 21  
treasurer ..... 6, 7, 8  
two-way ..... 16

## **U**

unfaithful ..... 14  
unstable ..... 12  
upset ..... 5, 13, 17  
utility ..... 13

## **V**

vacancy ..... 8  
vacant ..... 11  
valuation ...11, 12, 13, 16, 17, 18,  
21  
valuator ..... 9, 10  
vandalism ..... 5, 17  
vehicle ..... 13, 15  
veterinarian ..... 22

## **W**

waive ..... 14, 18, 22  
war ..... 17  
watchman ..... 23  
water ..... 12, 19, 24  
weld ..... 23  
well ..... 12  
wife ..... 11  
wind ..... 12, 16  
window ..... 21

wiring ..... 23  
wiring harness..... 21  
wood ..... 19  
workshop ..... 16, 23

**Y**

yard ..... 11, 12, 13, 16

Revised March 2020