The Hickory County Mutual Benefit Association provided death, permanent total disability, and blindness benefits to its membership. The Association kept its “principal office” at Hermitage, Missouri, and adopted these bylaws on 1 October 1928.

The three articles and 31 sections of these bylaws prescribed the obligations and benefits of membership in the Hickory County Mutual Benefit Association, as of their adoption on 1 October 1928. The application fee was five dollars, followed by mandatory assessments of $1.10 when any member suffered “death, permanent total disability, or the total loss of the sight of both eyes.” The amount paid to the beneficiary depended upon the number of members in the Association. Membership was open to “any white person, male or female, except habitual drunkards, between the ages of fifteen and fifty five years.”

H. E. Shumate served as President and George E. Wilson was Secretary-Treasurer of the Association. Trustees were Ross Coon, W. A. Dollarhide, P. A. Warner, and E. H. Bandel.