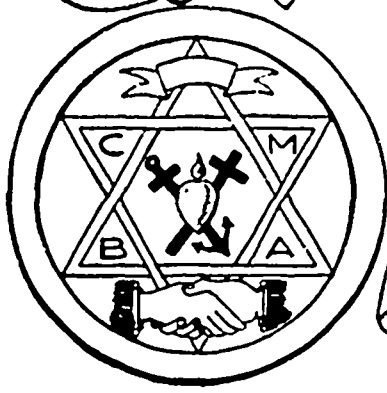


The CANADIAN



PUBLISHED IN THE INTERESTS OF THE GRAND COUNCIL OF THE C.M.B.A. OF THE C.M.B.A. OF Canada

VOL. 3.

LONDON, ONTARIO, NOVEMBER, 1897.

No 11.

ASSESSMENT SYSTEM.

NOTES.

Branches in arrears for Per Capita Tax, Initiation Tax, Supervising Medical Examiner's Fees and Supplies, are requested to remit the amount due as early as possible. We are anxious to have every Branch clear on our Grand Council books, so far as the General Fund is concerned by the end of the year.

A policy will not be issued by the C. M. B. A. to any new member who has not furnished a "Certificate of Birth" or a "Declaration of Age." Said certificate of birth or declaration of age must be forwarded to the Grand Secretary by the Branch Recording Secretary with the application for membership.

The Grand Deputies of Montreal, are making arrangements for a series of open meetings in the branches under their charge, to be held during the winter months and from which good results are expected. The first will likely be held by Branch 26 to be followed in succession by Branches 11, 50, 51, 71, 81, 87, 119, 112, 113, 120, 121, 126, 207, 226, 232 and 210.

Mr. Edward W. Bok, in the "Ladies Home Journal," says: "I firmly believe that it is the duty of every man to be insured. With its various policies to be had at such low rates as at present the case, there is scarcely a man that cannot afford some sort of a policy, no matter how small the amount it may call for." I wish sometimes that the taking out of an insurance policy on the part of the husband for an amount according to his means might be made an obligatory part of every marriage ceremony.

What better wedding present could a Catholic young man give his wife than a policy in the C. M. B. A.?

Brother P. McCool.

We copy from The North Bay Times the following reference to brother P. McCool of Branch 131, Chapleau, Ont. "Mr. P. McCool, of Chapleau, a former citizen of North Bay, who was en-

gaged as bookkeeper for Messrs. T. & W. Murry here for years, has launched out in the mercantile business on his own account. He went to Chapleau about two years ago to assist in the store of Messrs. Murrays & Mulligan. In a few months later Mr. Mulligan sold his interest to T. & W. Murray. Mr. McCool then became manager, and on Thursday of last week he closed a deal whereby he became proprietor.

We have no doubt but that he will succeed, as he is a thorough business man, having had many years experience in that line. He is an enterprising citizen, and those who know him best can testify of him as a peaceful and obliging neighbor, of his genial disposition, and of his upright dealings. We will be pleased to hear of his success in this adventure.

We wish every success to Grand Deputy McCool in his new departure.

NEW BRANCH.

Branch No. 28 was organized on October 8, at Downeyville, Ont., by Grand Deputy James A. Gilloghly. The following is the list of officers:

- Spiritual Adviser, Rev. C. S. Bretherton
- President, Rev. C. S. Bretherton
- First Vice, James D. O'Brien
- Second Vice, Patrick A. Devine
- Recording Secretary, Joseph B. Houlihan
- Assistant Secretary, E. J. Cianc.
- Financial Secretary, Wm. H. LeHane
- Treasurer, Michael Clancy
- Marshal, Thoms. F. Harrington
- Guard, Michael Carroll
- Trustees, Michael Clancy, Wm. H. LeHane, Jas. D. O'Brien, J. B. Houlihan, Michael Carroll

A Word on Extra Calls.

We often hear the remark, "It is getting to be quite troublesome keeping track of these assessments," and "I am going to get out of this, or that order if they keep on levying double assessments." Will these brothers stop a moment and consider the fact that it is much easier for them to meet these few extra assessments now than it will be for their families, when they have gone, to meet the unrelenting landlord and merchant with whom they are perhaps running an account. Nothing is troublesome that we do willingly, and every true and loving father or husband should willingly make this deposit which within a twelfth month may be the means of making less troublesome the lot of their

loved ones. During the next year we may safely predict many deaths of brothers in our Order. Who of us is able to say, "I will not be one of them?"

Would you not willingly pay the few extra assessments called if you knew you were to be one of them? Ay, there's the rub.

Initiations in September, 1897.

Initiations du Mois de Sept. 1897.

Br.	Initiated Members
12	Calgary N. W. T.
13	Toronto Ont.
14	St. Catharines Ont.
15	London N. S.
16	St. John's N. S.
17	St. Thomas Ont.
18	St. John's Ont.
19	Brantford Ont.
20	Stratford Ont.
21	Niagara Falls Ont.
22	St. Clemente Ont.
23	Windsor Ont.
24	Rockville Ont.
25	Arthur Ont.
26	Hull Que.
27	St. John's N. S.
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That N. P. - The only one in the last branch to be a member.

See list of names in the next issue.

Raising the Rates

Frank Admessen of an Old-Line Company. The surplus of Canada has been an Outlook for Profits. And once Again the Poor Policy-Holder Must Pay the Piper.

Advocates of old line insurance have had a good deal to say lately of the step taken by some assessment insurance associations in making an advance in their rates. They have been lectured on the necessity of learning from the experience of insurance actaries, and in contrast to a system of alleged unstable assessments they are pointed to the tables of the old line companies, whose rates never change - hardly ever.

Refreshing reading comes to us at a time like this in a little monthly entitled "Sunshine," published in Montreal a house organ of the Sun Assurance Company of Canada. The leading article of Sunshine for September deals with a new manual of rates and information issued by this company. We quote:

"The need of a careful revision of rates and results on policies has been for some time past manifest. In view of the marked decline in the rate of interest obtainable from such unimpeachable investments as a well managed life association company is limited to, the necessity of some increase in the rates was inevitable in order that the profit-earning power of the company should not be curtailed and its surplus maintained at a substantial rate."

The italics are ours. The rates of the Sun have been advanced, not but what policy-holders were charged enough, and more, to cover the cost of insurance and reasonable expenses, but the thought of the management has been of the profit-earning power of the company. It would never do to allow shareholders to suffer. Profits must be curtailed, so the rate must be raised and policy holders made to pay the fat dividends of shareholders.

It is not every company that is as frank as the Sun, though our readers will remember another candid admission made by old line advocates about a year ago - lumping from the wise men of the east to those who have followed their advice and gone west there comes before us the literature of an old line insurance company with its head-quarters in St. Thomas. These gentlemen were just getting their experience in the rate, and were seeking those who would become shareholders in an insurance company, with the expectation of big profits. And the hope being by the gentlemen of St. Thomas:

"The only one in the last branch to be a member."

Perhaps it is that the Sun feels that it is getting rich fast enough, or that it may be outdistanced in the race for riches by its younger rival of the west, which has further declared "That only one third of the premiums received by old line companies is required for mortuary purposes. The fact is, whatever the influence, policy holders of the Sun are to be further taxed that shareholders shall be farther enriched - Business.