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BRITISH AMERICAN FRIENDLY SOCIETY,

ESTABLISHED FOR THE

Mutual Relief of the Members thereof during "Old Age," "Sickness," and "Infirmity."

Head Office, 103 Notre Dame St., Montreal.

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THIS INSTITUTION is purely a Benevolent one, organized for the purpose of affording effectual pecuniary relief to Members who may become disabled by disease or accident. "It is a 'Friendly Society,'" as its name indicates, composed of Merchants, Mechanics, Farmers, Working Men, and others, associated for "Mutual Protection." No man need be awakened by long exhortations to the importance of the subject, or to the absolute necessity of promoting some means which shall preserve himself, wife and family from possible want. This Society places the means to do so within the reach of all willing to avail themselves of such a boon.

To all, and especially the Industrial Class, read attentively, and recollect that when physical strength fails by reason of disease the advantages of such an Institute will become more apparent. A sum reserved for the purpose of investment in this Institution, proves an invaluable blessing at such times, and enables you to remain calm and independent, and demand your weekly benefits with absolute right, until you are again restored to health.

The following table shows the amount of benefit paid each Member under 50 years of age.

YEARLY PAYMENTS to secure in Sickness, or during incapacity for labor, the following sums weekly:					YEARLY PAYMENTS to secure in sickness or during incapacity for labor, the following sums weekly, with £10 at death:				
Weekly Benefits.	Weekly Benefits.	Weekly Benefits.	Weekly Benefits.	Weekly Benefits.	Weekly Benefits.	Weekly Benefits.	Weekly Benefits.	Weekly Benefits.	Weekly Benefits.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
0 10 0	0 15 0	1 0 0	1 10 0	2 0 0	0 10 0	0 15 0	1 0 0	1 10 0	2 0 0
Yearly Payment	Yearly Payment	Yearly Payment	Yearly Payment	Yearly Payment	Yearly Payment	Yearly Payment	Yearly Payment	Yearly Payment	Yearly Payment
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
0 15 0	1 2 6	1 10 0	2 5 0	3 0 0	1 0 0	1 7 6	1 15 0	2 10 0	3 5 0

In addition to the above, an admission fee of 10 shillings. Currency, will be charged the first year, which must be paid at the time of making the application, and the yearly payment within thirty days thereafter.

Those over 50 years of age will be required to pay 25 per cent in addition to the above rates. Each Member will be required to pay, upon making application to the Society, an Admission Fee the design of which is to defray the necessary expenses incurred in the Management of the Institution, such as Medical Fees, Agent's Commissions, Printing, Rents, &c. &c. That the full amount deposited by each Member, according to the Table above, may remain undisturbed for the payment of Benefits. The yearly payment may be made at any time within 30 days from date of Application, when you immediately become a Benefit Member.

The Manager, in calling the attention of the Public to this Institution, and soliciting their favor and co-operation, does so with the fullest confidence that it is based upon as safe a system as any that experience and well-founded calculation can devise, and that the industrial and high-minded, thinking men of the country will not only approve, but will co-operate in carrying out its proposed objects. Any further information may be obtained, upon application to the Secretary, personally or by letter, (post-paid).

J. H. PHILLIPS,
MANAGER AND SECRETARY.

CONSTITUTION, RULES & REGULATIONS

OF THE
BRITISH AMERICAN FRIENDLY SOCIETY,
ESTABLISHED FOR THE MUTUAL RELIEF OF THE MEMBERS THEREOF DURING "OLD AGE," "SICKNESS," AND "INFIRMITY."

FOR the purpose of placing the Society in a position to effectually carry out its proposed objects—to facilitate its operations, and clearly define our rights and privileges as Members, we have unanimously adopted the following

CONSTITUTION.

RULE I. This Society shall be called the "BRITISH AMERICAN FRIENDLY SOCIETY."
RULE II. The Officers of the Society shall consist of a President, Secretary and Manager. There shall also be a Consulting Physician, Consulting Surgeon, and a Solicitor, together with such Clerks as may be required in the management of the Society.

RULE III. The Officers shall be elected annually by the Members, each Member being entitled to one vote. Members residing at a distance shall have the right to send Representatives. Representatives to represent only 200 Members.

RULE IV. The Annual Meeting shall be held the first Monday in October in each year, at the Rooms of the Society, in the City of Montreal.

RULE V. The President shall preside at the Annual Meetings of the Society; preserve order therein and consult with the Board from time to time respecting the Management of the Society generally, and the Investment of Funds.

RULE VI. The Secretary shall keep a record of the proceedings of the Society; preserve all documents coming into the possession of the Society; keep a record of all certificates; balance the books, present a full Statement of the Affairs of the Society to the Members, on the first Monday of January and July in each year. He shall conduct the Correspondence of the Society, and perform all other necessary duties appertaining to his office. He shall also cause to be examined by the Consulting Physician all Applicants for Membership (or such as may be necessary).

RULE VII. The Members of this Society shall fix the respective Salaries of the Officers, Agents, and Clerks.

RULE VIII. The Funds of the Society shall be deposited in the "Bank of Montreal," "Bank of Upper Canada," or such other Banks as may be deemed expedient by Members; and whenever the Funds of the Society shall have accumulated to an amount more than may be deemed necessary for immediate use, it may be invested in Real Estate, Interest-paying Public Stocks, or otherwise, as may appear most secure and proper to the Society. Funds thus Loaned, Deposited or Invested, shall be in the name of the Society, and shall be drawn out only by Checks signed by the President and countersigned by the Secretary.

RULE IX. Persons may be elected as Honorary Life Members, and be entitled to a vote in all General Meetings of the Society, by contributing by gift to the Society the sum of £4.

RULE X. Any Twelve Members shall constitute a quorum for the transaction of business at any Regular Meeting.

RULE XI. All persons to be admitted Members shall give in their proposals according to the forms provided by the Society, and shall truly answer all enquiries therein contained, and shall subscribe the same with a declaration as to the truth of their answers, and a consent to be governed by the Rules and Regulations of the Society. Certificates of Membership will be issued to both Males and Females between the ages of 15 and 60.

RULE XII. The Certificate of Membership shall be binding upon the parties.

RULE XIII. Members of this Society shall be entitled to benefits, who may be rendered incapable by disease or infirmity of following or superintending their ordinary business or occupation, provided it be not the result of, or contracted by immoral or improper conduct. No benefit shall exceed 40 shillings (currency) per week.

RULE XIV. Members shall, in case of disease or disability, notify the Secretary in writing, within two weeks after the commencement of the same, and no person shall be entitled to benefits for more than one week anterior to the date of notice, nor for any chronic or periodical disease with which the Member has been afflicted prior to his entrance into the Society, nor to any benefit previous to the time the full amount of their Annual Deposits is received at the office.

RULE XV. The proof requisite to substantiate a claim, will be the Certificate of the Attending Physician, together with the official certificate of an acting Magistrate or Notary Public, or if Members prefer, they may get the certificate of their attending Physician, together with three Members of the Society, or an Honorary Member. Claims paid within 30 days after substantiated, or as soon as properly authenticated. Disputed claims shall be adjusted by Referees, one to be chosen by the Secretary, one by the Claimant, and the third by the two thus chosen; and the decision of the Referees shall be considered by the Society and claimant a final adjustment.

RULE XVI. The Society shall, for the mutual advantage of its Members, and the protection of its interests, reserve all surplus funds on hand at the expiration of the year after paying all sick claims and expense of Management.

RULE XVII. When such surplus amounts to £50,000 it shall be set aside as a Reserved Fund to be used in cases of emergency, such as "epidemics," &c. &c. The remaining surplus shall be divided annually among the Members in ratio to their Yearly Deposits.

RULE XVIII. The Secretary may establish Branch Offices wherever the interests of members demand it. Voluntary visitors either Honorary or Ordinary Members may be chosen to visit from time to time all diseased or infirm Members residing in their respective localities—convey them allowances, and superintend the application of the same in behalf of every Member who may be incapable of doing so for himself or herself.

RULE XIX. At the decease of a Member of the Society, proof of the same must be given the Secretary, and the funeral benefit will be paid to such person or persons as shall be legally authorized to receive it, provided death was not caused by Suicide, grossly immoral conduct, or under the sentence of the Law.

RULE XX. The business transactions of the Society shall be kept by the Secretary, and shall be accessible to Members at all reasonable hours.

RULE XXI. No alteration of these Rules shall be made, unless at a regular Meeting of the Society.

I hereby certify that the above is an exact copy of the Constitution of the British American Friendly Society.

J. H. PHILLIPS, Secretary.

SPECIAL NOTICES.

Agents will be furnished with extra copies of the Monitor by notifying us. Please state distinctly where they are to be sent, and how.

Copies of the Constitution and Regulations are printed in both the English and French languages. Agents will please direct where both kinds are wanted.

Members of the British American Friendly Society residing in the cities of Montreal, Quebec, Toronto, Hamilton, Kingston, London, &c. &c., will find their number of the Monitor at the office in each place. By this arrangement the trouble of mailing is dispensed with. All members, however, residing in the various villages and country places throughout the province, will receive it regularly by mail.

We have to thank our numerous friends who have assisted in circulating the "Monitor," and trust they will not relax their efforts. The independent and straight-forward course we at all times pursue, and the truly instructive matter which we place before our readers, and shall still continue to do, makes us fully

confident that we shall not only merit but deserve the approbation and patronage of many more of the people of both the Upper and Lower Provinces. Evidences of the most flattering kind have been received since our last issue.

WANTED!—A number of active, intelligent men to act as Agents. Physicians, clergymen, teachers and others who are pursuing the work of philanthropy, might find a large field for the extension of the principles of the British American Friendly Society. Agencies will be located in every part of Upper and Lower Canada, New Brunswick, and Nova Scotia. Men of energy and respectability will be chosen as Agents, who are willing to devote their attention to the work. If men, whose ideas harmonize with the plan of relief afforded by the British American Friendly Society, will let us know their names and locality, we will open a correspondence with them. Our aim and object is to bring together the high-minded and benevolent reformers of the Province in a fraternal phalanx—a brotherhood of mercy whose efforts will be felt in every city, village, and hamlet throughout this Province.

LABOR AND ITS RESULTS.

The British American Friendly Society, since its commencement has moved on with a firm, determined and even tread—until it has passed the crisis which is always attendant upon all enterprises of this character, and the success of the society is no longer problematical, but a matter of certainty. The enterprise has proved, as the association and benevolent spirit of the age demanded it should—a successful one. The rubicon of doubt has been passed; and of the institution it may be said, it rests upon the rock of moral certainty. Indeed, the practicability of Friendly Societies, for the purpose of mutual assistance when prostrated by disease or accident, old age, and infirmity, has been established in Europe for more than a century; and why cannot the same principles be applied with perfect success in the British North American Provinces? The solidity and permanency of a structure depends much upon the foundation upon which it is reared. This will apply in all cases, and when we apply it to this institution, we are constrained to enter into a thorough examination of the foundation and corner stone, and see if it is firm enough to sustain the proposed superstructure. By a careful examination we find it has a foundation firm enough to sustain the mightiest structures ever reared by man, because it contains the same materials, and the foundation has been skilfully and scientifically laid, and its pillars already reared and in readiness to be built upon and completed. Its main pillars are three in number, viz., stability, responsibility and perpetuity. It has at its head in the cities of Montreal, Quebec, Toronto, Bytown, and many other places of importance, men of experience and responsibility, undoubted veracity and integrity, and energy and perseverance, to conduct its affairs. This together with an equitable table of rates, and the perfect mutuality of the system, places the institution in a proper position to commence the work of comprehensive benevolence and philanthropy.

The establishment of the Society has been successful, and the institution is on the verge, if not in the very dawn, of a glorious era, which will show by its teachings that "union is strength," and that the principle of association for mutual relief in time of need, and applied comprehensively, and systematically is conducive to the true interests of all participants. Social intercourse, and the arts of civilization tend to dethrone prejudice and soft in the asperities of feeling; leading men to delight in works of usefulness and benevolence. Hence we see daily, men who, by the means of local beneficial Friendly Societies effectually dispense their blessings. What a beautiful design to strengthen their power, to encourage virtue, to keep up ambition, to cultivate the social equalities, and create an interest in himself sufficient to sustain him from destitution and public charity when sick.

It may also be well to remark that the British American Friendly Society is not a secret one. There is not a principle recognised by it the publicity of which could prove otherwise than advantageous, or the concealment of which would not be detrimental to its true interests. The system is extremely simple, and easily comprehended by the uneducated habitant. However, for the more extensive promulgation of its principles, objects and designs, the "Monthly Monitor" is published, and gentlemen residing in every accessible place solicited to explain the beauty of the system to the people, that all may be informed respecting the objects of the society, and thus extend its influence.

To conclude, we will say, give its principles, rules and regulations an examination, and then avail yourselves of the benefits conferred by it; or give your countenance and support to the society which it is believed is every way worthy of the hearty co-operation of every friend of humanity—every benevolent heart.

For the Monthly Monitor, FRIENDLY SOCIETIES CONSIDERED. With the Advantages Resulting from them.

No subject can more properly engage the attention than the humane and benevolent dispositions which indulgent nature has bestowed upon the human species. These are replete with the happiest effects, and afford the mind the most agreeable reflections. The breast which is inspired

with tender feelings, is naturally prompted to a reciprocal intercourse of kind and generous actions. As human nature rises in the scale of things, so does the social affections likewise arise. When friendship is firm and lasting, we enjoy the highest degree of happiness; but when it declines, we experience an equal degree of pain. Where friendship is unknown, there jealousy and suspicion prevails, but where virtue and confidence is the cement, true pleasure must be enjoyed. In every breast there exists a propensity to friendly acts, and when those are exerted to effect, they sweeten temporal enjoyment; and if they do not always remove the disquietudes, they at least tend to allay the calamities of life. Association and sociability is a grand system of universal benevolence, which no limits can circumscribe, and their influence extends to every branch of the human race. Actuated by these sentiments, each individual centres his happiness in that of his neighbor, and a fixed and permanent union is established among men. The word association is inseparably connected with friendship, charity, and good will, and it extends its influence more or less powerfully as the objects it favors are more or less remote. Hence the love of friends and country takes the lead in our affections, and gives rise to that patriotism which fires the soul with the most generous flame—creates the best and most true-hearted virtue, and inspires that public spirit, and heroic ardor, which enables us to support a good cause, and risk our lives in its defence. Friendship and association appear divine, when employed in preserving the liberties of our country, but shines with equal splendor in the more tranquil scenes of life. Associations are formed—societies are instituted, and the vacant hours of life wisely employed in preparing for the future. This is the object of the British American Friendly Society; nor is the operations of this society confined to one town or city, but it is wide and extended, and embraces men of every condition and calling in life; united for mutual support in times of need by means of a comprehensive systematic benevolence.

VITAL STATISTICS.

"Friendly Societies are the most useful class of societies that have ever been put in operation for the practical benefit of the humbler portions of society, dependant upon their health for their subsistence. The experience of Friendly Societies has afforded the largest amount of vital statistics ever collected together, extending over nearly 3,000,000 years of life, and a strong, an unmistakable proof of their correctness has been afforded by a comparison between the actual amount of sickness and death in the Manchester Unity in one year, and the amount calculated upon by the whole experience of Benefit Societies; the result being only a very small fraction of an hour, though the comparison had reference to upwards of 240,000 individuals." We extract the above from the "Insurance Journal," as found in the prospectus of that valuable journal. In treating of statistics we shall be obliged to lay before our readers those gathered from foreign countries, as in Canada, unfortunately, we have no continuous set of vital statistics—we have none upon which, without the aid of foreign experience, we could base our calculations, thence we must resort to those scientific and expensive publications which have emanated from indefatigable industry and energetic minds in foreign countries.

We have no hesitation in saying that by a liberal support of the "Monthly Monitor," which will contain extracts from these works, the greatest good may be effected to the cause, both of philanthropy and science. Few can tell what bearing upon the all-important subject of Friendly Societies this journal may have, by becoming the essential means of communication—a medium of knowledge and the messenger of good tidings to every member of the Society in British North America.

NOTICE.

Owing to the absence of Mr. Phillips, the Editor of the "Monthly Monitor," the third lecture on "Friendly Societies" is deferred until next issue, it not being fully prepared for press. It will appear in next issue in both the English and French languages.