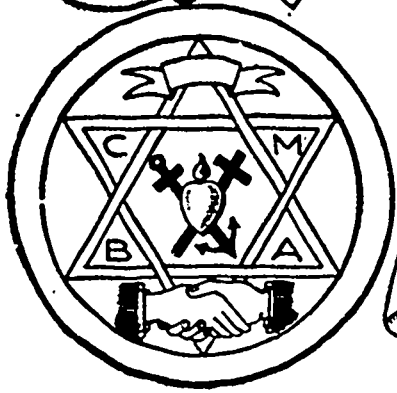


# The CANADIAN



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

VOL. 1.

LONDON, ONTARIO, OCTOBER, 1895.

No. 8.

**NOTES.**

Are you insured? If not you should be, and no better medium is available than the Catholic Mutual Benefit Association of Canada.

Is it not as much your duty to insure your life against loss by death as your property against loss by fire?

Married men, is it not a duty you owe your wives and children to provide against emergencies? Single men, is it not a duty you owe your dependents, and their dependents, to you? Death comes when least expected, especially to those who think themselves in the least danger. Do not procrastinate, but join the C. M. B. A. at once; for who can tell what a day or an hour may bring forth?

Branches and members requiring seals, emblems, banners, gavils, ballot-boxes, badges or pins, may procure them from Brother T. P. Tansy, 14 Drummond street, Montreal. He has supplied a great many of our branches, and we can recommend him as being thoroughly reliable.

Rev. Father McDonald, one of the officers of Branch 245, Kemptville, Ont., has recently drafted a very neat C. M. B. A. badge design. The emblems of the association are set off in the most beautiful harmony of colors, while the monogram is very skillfully worked out. The color-work makes it necessary to have the ribbon painted rather than embossed. Information regarding price, etc., may be obtained from brother V. Lamping, president of that branch.

If Financial Secretaries would get a number of copies of their list of membership printed on the monthly assessment report forms, they would save themselves a large amount of work. Several of our branches adopt this method, and it works well. In a large branch the writing of the names every month on the monthly assessment report is considerable work for the financial secretary.

The "advance" assessment paid by the members who joined the C. M. B. A. prior to the promulgation of our present constitution and held in the branch treasury at that time, is beneficiary fund money — the property of the members of the branch to pay an assessment — and, if not already used for that purpose, may be applied towards paying any particular month's assessment for the members to whose credit it is, if the branch so desires. Under our present law we have no so-called "advance" assessment to be held in the branch. The assessment a member now pays at the time of his initiation is his assessment for the month in which he joins; and this amount must be included in the monthly assessment report of the branch for that month. A member is liable for assessments commencing with the assessment he pays for the month in which he joins.

Brother John Coughlin, of Branch 145, who has for some years carried on a marble business on Yongo street, Toronto, has moved to Peterborough, and is joining No. 50. On his bidding good-bye to the members of Branch 145 very general regret was expressed over his departure, as he has been a very active member and an ardent student of society insurance. He is a firm believer in the expediency of increasing the reserve fund to 10 per cent. of each assessment. In answer to the expressions of regret from the branch, he stated his own knowledge of many instances where the C.M.B.A. had stood between families and want. He urged on every member, from the executive down, active missionary work, and impressed the advisability of getting in young members now, when the association is in so healthy a condition.

**HOW TO START A BRANCH OF THE C. M. B. A.**

Send to S. R. Brown, Grand Secretary, London, Ont., for a blank application for charter and some copies of THE CANADIAN explaining the objects and workings of the Association. Call on the parish priest, solicit his approval of the formation of a branch in his parish, and get him to become a charter member if qualified so to

do; get as many other applicants as possible to sign, and the parish priest to certify that the applicants are practical Catholics. Then forward said application for charter to the Grand Secretary. On receipt of same the Grand Secretary will send you application or membership and medical certificate blanks, and E. Ryan, M. D., Supervising Medical Examiner, Kingston, Ont., will arrange with you as to the appointment of a physician in the locality to examine the applicants.

Each applicant shall pay the medical fee, \$2.00, to the physician at the time of examination. This physician should immediately forward the medical certificates to Dr. Ryan, enclosing 50 cents of the above fee for each certificate so forwarded. Give your personal attention to seeing that the physician makes no delay in forwarding these medical certificates to the Supervising Medical Examiner.

A certificate of birth, or a statutory declaration as to age, must accompany every application.

As soon as a sufficient number (not less than 12) have been approved, the deputy, or organizing officer, will receive a report for the institution of the new branch and a set of supplies from the Grand Secretary. The deputy will then arrange with the applicants the date for instituting the branch.

The welfare of a branch depends in a great measure upon its first officers, and the way in which they discharge their duties.

A copy of the Constitution and By-Laws of the Association should be in the hands of each member; and members should study it well and obey its directions.

A branch of the C. M. B. A. is desired in every parish in Canada.

The following table shows the rates charged.

For a \$2,000 Beneficiary Certificate—	
From the age of 18 to 25 years.....	\$1.00
From the age of 25 to 30 years.....	1.10
From the age of 30 to 35 years.....	1.20
From the age of 35 to 40 years.....	1.30
From the age of 40 to 45 years.....	1.45
From the age of 45 to 50 years.....	1.65
For a \$1,000 Beneficiary Certificate—	
From the age of 18 to 25 years.....	\$0.50
From the age of 25 to 30 years.....	.55
From the age of 30 to 35 years.....	.60
From the age of 35 to 40 years.....	.65
From the age of 40 to 45 years.....	.75
From the age of 45 to 50 years.....	.85
For a \$500 Beneficiary Certificate—	
From the age of 18 to 25 years.....	\$0.25
From the age of 25 to 30 years.....	.28
From the age of 30 to 35 years.....	.30
From the age of 35 to 40 years.....	.35
From the age of 40 to 45 years.....	.40
From the age of 45 to 50 years.....	.45

The initiation fee is \$3.00, medical examination fee, \$2.00, and monthly dues, 25 cents.

The cost of insurance in the C.M.B.A. is very low, and, instead of a member being required to pay the whole year's premium at one payment, the C.M.B.A.

divides the cost into twelve parts, and the members pay one part each month.

It is a duty every father owes to his family to provide for those dependent upon him. Support in case that support should be removed from the helpless ones by death, the time and manner of which is so uncertain.

Your loved ones need not also join the C. M. B. A., so that in case of death they could make some return to the parent who reared them and have now a right to their help.

**Supply List and Prices.**

No.	Blank Form.	Price per 100
1	Application for Membership.....	\$0 75
2	Medical Certificate.....	75
3	Notice of Election of Applicant.....	35
4	Monthly Assessment Report.....	25
5	Application for a Policy.....	25
6	Resignation.....	25
7	Transfer Card.....	1 00
8	Visiting Card.....	1 00
9	Application for a Policy to replace one lost or destroyed.....	30
10	Surrender of a \$ — Policy and Application for a \$ — one instead.....	20
11	Application for Increase of Policy from \$ — to \$ —.....	50
12	Bonds for Branch Officers.....	2 00
13	Notice and Proof of Death.....	2 00
14	Statement to Chairman of Grand Council Finance Committee.....	2 00
15	Annual Report.....	1 00
16	Declaration as to Age.....	1 00
17	Petition for Charter.....	50
18	Deputy's Report on Institution of a New Branch.....	50
19	Deputy's Report on a Branch visited.....	1 00
20	Charterer's Certificate.....	2 00
21	Members' Receipt Cards.....	1 00
22	Supply List and Prices.....	50

No.	Books.	Price Each
15	Roll Book.....	\$1 00
23	Financial Secretary's Meeting Book.....	1 00
3B	Fin. Sec. Ledger, 200 pages.....	1 50
3C	Fin. Sec. Ledger, 400 pages.....	2 50
4B	Treasurer's Book.....	1 00
5B	Order Book.....	25
6B	Receipt Book.....	25
7B	Fin. Sec. Assessment Register.....	1 00
8B	Constitutions, English.....	05
9B	Constitutions, French.....	05
10B	Constitutions, German.....	05
11B	Constitutions, English.....	05
12B	Constitutions, French.....	05
13B	Constitutions, German.....	05

Policies are 15 cents each, but policies issued on account of change of designation are 20 cents each.

As will be seen by the above list, the Association provides blank forms for all reports between branches and the Grand Secretary. This is to secure accuracy, compare cases in detail, and authority in final reports, therefore reports that are couched in letters written on any paper but the proper blanks will not be accepted. Use blank form No. 22 to order supplies, and address said order to

S. R. Brown, Grand Sec., 391 Queen's ave, London, Ont.