

THE GRAND COUNCIL

Of the Catholic Mutual Benefit Association of Canada

THE LEADING ASSESSMENT ASSOCIATION REGISTERED IN THE DOMINION.

OFFICERS

- Spiritual Adviser, Archbishop Walsh, Toronto, Ont.
- Chancellor, O. K. Fraser, Brockville, Ont.
- President, Hon. M. F. Hackett, Stanstead, Que.
- First Vice-President, Dr. J. L. Belliveau, Shediac, N. B.
- Second Vice-President, Bernard O'Connell, Dublin, Ont.
- Secretary, S. R. Frown, 391 Queen's ave., London, Ont.
- Assistant Secretary, J. E. H. Howison, London, Ont.
- Treasurer, W. J. McKee, M. P. P., Windsor, Ont.
- Marshal, P. J. Montreuil, Lewis, Que.
- Guard, Jacob J. Weinort, Neustadt, Ont.

TRUSTEES.

- Rev. M. J. Tiernan, London, Ont.
- P. J. O'Keefe, St. John, N. B.
- J. J. Behan, Kingston, Ont.
- W. P. Killacky, Windsor, Ont.
- P. J. Rooney, Toronto, Ont.

COMMITTEE ON LAWS AND THEIR SUPERVISION.

- T. P. Coffey, Guelph, Ont.
- Charles P. Rouleau, J. S. C., Calgary, N. W. T.
- J. L. Carleton, St. John, N. B.

COMMITTEE ON FINANCE AND MILEAGE.

- John Ronan, Hamilton, Ont.
- George W. Cooke, Amherst, N. S.
- Chas. Dupont Hebert, Three Rivers, Que.

Supervising Medical Examiner, Edward Ryan, M. D., Kingston, Ont.
Solicitor, F. R. Latchford, Ottawa, Ont.

The Catholic Mutual Benefit Association was organized in July, 1876.

The Grand Council was organized February 10, 1880.

Incorporated in Ontario, January 18, 1890.

Registered in Ontario, August 22, 1892.

Incorporated in the Dominion of Canada, in March, 1893.

Received a certificate of registration from the Dominion Government, Dec. 27, 1894.

Registered on the Insurance License Register of Ontario, and received a Collective Certificate of Agents' Registry on April 25, 1896.

The Grand Council is termed the Association, incorporated for the following purposes and objects:

- (a) To unite fraternally all persons entitled to membership under the constitution and laws of the Association.
- (b) To improve the social, intellectual and moral condition of the members of the Association, and to educate them in integrity, sobriety and frugality.
- (c) To establish, manage and disburse a Mutual Benefit and a Reserve Fund, from which, within sixty days after the receipt at the office of the Secretary of the Association of satisfactory evidence of the death of a member of the Association, who has complied with its lawful requirements, a sum not exceeding \$2,000 shall be paid by the Association to the widow, orphan, dependents or other beneficiary whom the deceased member

has designated, or to the legal representatives of such deceased member.

In each province in which the Association transacts business it appoints an agent under power of attorney, bearing the seal of the Association and signed by the President and Secretary, to receive service of process in all suits and proceedings against the Association in the province in which said agent resides.

The following are the names and addresses of all the agents of the Grand Council of the Catholic Mutual Benefit Association of Canada appointed to receive service of process in all suits and proceedings against the Association in the Province in which the said agents respectively reside:

- Samuel R. Brown, London, Ont.
- Timothy, J. Finn, Montreal, Que.
- William E. Scully, St. John West New Brunswick.
- James R. Cragg, Halifax, Nova Scotia.
- Rev. Alfred E. Burke, Alberton, Prince Edward Island.
- John K. Barrett, Winnipeg, Man.
- Louis Philippe O. Noel, Battleford, North West Territories.

The Association is sanctioned and blessed by His Holiness, Pope Leo XIII, and has received the approbation of His Eminence, Cardinal Taschereau, and the Archbishops and Bishops of Canada.

The names of the following Archbishops and Bishops, with those of nearly all the Parish Priests and Curates, in Canada, wherever branches are established, adorn the C. M. B. A. roll of membership:—

- Most Rev. John Walsh, Archbishop of Toronto.
- Most Rev. C. O'Brien, Archbishop of Halifax.
- Right Rev. R. A. O'Connor, Bishop of Peterborough.
- Right Rev. T. J. Dowling, Bishop of Hamilton.
- Right Rev. M. Decelles, Bishop of St. Hyacinthe.
- Right Rev. J. M. Emard, Bishop of Valleyfield.
- Right Rev. A. Pascal, Bishop of Prince Albert.

WHO MAY BECOME MEMBERS.

Applicants for membership must be practical Catholics, males, not under 18 years of age nor over 50 at date of initiation, must pass a medical examination, be approved by the Supervising Medical Examiner, the Branch Board of Trustees, and elected by ballot of the branch to which application is made before they can be admitted to membership.

Three grades of policies are issued, viz.: a \$2,000, a \$1,000, and \$500.

WHAT IT WILL COST TO BECOME A MEMBER.

The application fee, \$3.00; Supervising Medical Examiner's fee, 50 cts.; the medical examination fee, \$1.50; one monthly assessment, according to age and grade of policy, as given below; one month's dues, 25 cts.

Rejected applicants have the \$3.00 of application fee returned to them.

YEARLY COST.
For a \$500 Policy.

No. of Fixed Ass'ts.	Members' Ages.	Am't of Ass'ts.	Total
15	From 18 and not over 25	25c.	\$3.75
15	" 25 " 30	25c.	3.75
15	" 30 " 35	30c.	4.50
15	" 35 " 40	35c.	5.25
15	" 40 " 45	40c.	6.00
15	" 45 " 50	45c.	6.75
For a \$1,000 Policy.			
15	From 18 and not over 25	50c.	7.50
15	" 25 " 30	50c.	7.50
15	" 30 " 35	60c.	9.00
15	" 35 " 40	65c.	9.75
15	" 40 " 45	70c.	10.50
15	" 45 " 50	75c.	11.25

For a \$2,000 Policy		From 18 and not over 25	25 to 30	30 to 35	35 to 40	40 to 45	45 to 50
15	From 18 and not over 25	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
15	" 25 " 30	1.00	1.00	1.00	1.00	1.00	1.00
15	" 30 " 35	1.00	1.00	1.00	1.00	1.00	1.00
15	" 35 " 40	1.00	1.00	1.00	1.00	1.00	1.00
15	" 40 " 45	1.00	1.00	1.00	1.00	1.00	1.00
15	" 45 " 50	1.00	1.00	1.00	1.00	1.00	1.00

The dues are 25c per month. This added to the Assessments will be the average cost.

EXAMPLE OF COST ON \$2,000 POLICY.

At Age of...	Application Fee	Supervising Medical Examiners Fee	Medical Examination Fee	One Assessment	One Month's Dues	Total cost to become a member
25	\$3.00	50c.	1.50	1.00	25c.	\$6.25

THE PROBABLE YEARLY COST ON \$2,000 POLICY.

For a Member at Age of...	Fifteen assessments at 1 cent each	Twelvemonths dues at 25c.	
25	15c.	3.00	3.15

The Constitution provides for special assessments in case the 15 fixed assessments be not sufficient; but the total assessments can never, according to the laws, exceed 21 in any one year; as, should it be necessary, through an epidemic or any other cause to require more money than said number of assessments would bring, the Reserve Fund is drawn upon.

The rate fixed for the age at which an applicant becomes a member remains the same throughout.

PROGRESS OF THE C. M. B. A. IN MEMBERSHIP.

Year	Membership in Canada
1880	20
1881	25
1882	30
1883	35
1884	40
1885	45
1886	50
1887	55
1888	60
1889	65
1890	70
1891	75
1892	80
1893	85
1894	90
1895	95
1896	100

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

Send to the Deputy in charge of your district, or to any of the officers of the Grand Council, for a blank application for a charter. 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 be; get as many other applicants as possible to sign the application for a charter, and the parish priest to certify that the applicants are practical Catholics. Then send said application for charter to the deputy, who will forward it to the Grand Secretary. On receipt of the same he will send you application for 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, \$1.50 to the physician at the time of examination. This physician should immediately forward the medical certificates to Dr. Ryan.

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 also a set of supplies from the Grand Secretary. He will then arrange with you 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 hands of each member, and members should study it well and comply with its regulations.

New branches pay \$2. for a set of supplies, and charter, and the Grand Council pays the expenses of the Deputy who organizes the branch.

For the amount of business done, the cost of management of the C. M. B. A. is infinitely lower than any other assessment association or life insurance organization on the continent of America.

The merchant or capitalist, knowing the uncertainty of business, recognizes the necessity of providing a competency on which his family can safely depend, should death or financial misfortune overtake him. The artisan, or wage earner, realizing that his life only shields from want those most near and dear to him, desires some arrangement that his family will not be dependent upon charity when death shall summon him.

A membership in the C. M. B. A. will supply the need. By it hundreds of families have been rescued from want, and comfort preserved to many homes. the clouds that hover over the prospects of youth, when the father's fostering care is removed, have been dispelled, and the widow's heart spared the additional pang of seeing her loved ones left destitute.

The first assessment paid by a C. M. B. A. member creates an estate which, if death removes him, is present in cash for the succor of the beloved ones who will mourn his loss.

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

Young or unmarried men should also join the C. M. B. A., so that in case of their death they could make some return to the parents who reared them.

Every Catholic father certainly wishes to keep his family together. How can he expect this to be done after his death? By making such provision as the C. M. B. A. affords, your wife and family will be kept together, and your children clothed, educated and their faith retained. Many persons imagine that because they are enjoying good health this will always continue. Please scan over the papers and read of the many accidents occurring daily. Life is very uncertain: therefore while in good health join the C. M. B. A.

Department of Insurance, Ontario. No 10001a. July 1, 1896—June 30, 1897. COLLECTIVE CERTIFICATE OF AGENTS' REGISTRY.

WHEREAS pursuant to the Insurance Corporations Act, 1892, and amending Acts, it has been made to appear to the undersigned, the Inspector of Insurance for the Province of Ontario, that the Insurance Corporation known as The Grand Council of the Catholic Mutual Benefit Association of Canada, now standing registered in the Insurance License Register, but undertaking contracts of insurance with its own members only, cannot, owing to its organization on the lodge plan, register its agents individually, NOW THEREFORE THIS IS TO CERTIFY that the officers and the members of the said corporation and of its lodges, branches or divisions, by whatever name known, SHALL, for and during the term beginning on the