

ARE YOU INSURED ? If not, you should be, and you can not do better than join the . . .

C. M. B. A. OF CANADA

The Leading Assessment Association Registered in the Dominion

This Association collects only what is required, but has wisely made provision for enabling it to collect a sum sufficient for all time, taking the experience of the past eighty years for our guide.

Its principles are sound and its rates just, giving insurance at actual cost from year to year. When it requires more it has power to collect more, and therefore can never fail to fulfil all its obligations to each and every one of its members. By this system Benefits are assured to C. M. B. A. members at a figure not exceeding the actual cost thereof.

The C. M. B. A. has been twenty-two years in existence and has sufficiently demonstrated the soundness of its system.

Every claim has been paid without any litigation whatever on the part of the Association.

Is there a life insurance company anywhere that does more than this? Not one, but there are companies that have done a good deal less and collected from their policyholders about three times as much annually.

The importance of providing means of support for one's family or dependents, after the death of the bread-winner, needs no argument. It is that for which we labor and economize, plan and hope; and death comes to us with added terror which it calls as before that provision is made.

The question, then, is—How can this provision be best and most easily made?

By becoming a member of the Catholic Mutual Benefit Association.

For Catholic men this Association is undoubtedly the Cheapest, Safest and Best.

No uncertainty as to whether the Church will continue to allow Catholics to join it or remain members of it. No Conflicting Interests. No Extravagant Expenditure. No Enormous Surpluses. No Whims of Officials. No Fluctuation of Value of Policies. No Million-Dollar Offices. No High Salaried Officers. No Speculation in Investments with Members' Money, in the C. M. B. A.

The merchant or capitalist, knowing the uncertainty of business, recognizes the necessity of providing a competency on which his family can surely 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 guarantee 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 remove him, is present in cash for the succor of the beloved ones who will mourn his loss.

What it will cost to become a Member

To become a member of the C. M. B. A. of Canada will require the payment of the following fees:

Application Fee	.....	\$3 00
Supervising Medical Examiner's Fee	.....	50
Medical Examination Fee	.....	1 50
One Assessment for \$1,600 at age 21	.....	50
One Month's Dues	.....	25
Total	.....	\$5 75

But when we consider that the reserve fund of the Association is equally the property of all members, no matter whether they have been members for the past twenty years, or for only one day, it is evident that the share of a new member in this reserve fund is more than the cost of his admission. Hence, in joining the C. M. B. A. now, you secure membership at a profit.

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

Table of Rates

For a \$500 Policy.

Members' Ages	Am't. of Assessments.
From 18 and not over 25	..... 25c.
" 25 " 30	..... 28c.
" 30 " 35	..... 30c.
" 35 " 40	..... 35c.
" 40 " 45	..... 40c.
" 45 " 50	..... 45c.

For a \$1,000 Policy.

From 18 and not over 25	..... 50c.
" 25 " 30	..... 55c.
" 30 " 35	..... 60c.
" 35 " 40	..... 65c.
" 40 " 45	..... 75c.
" 45 " 50	..... 85c.

For a \$2,000 Policy.

From 18 and not over 25	..... \$1 00
" 25 " 30	..... 1 10
" 30 " 35	..... 1 20
" 35 " 40	..... 1 30
" 40 " 45	..... 1 45
" 45 " 50	..... 1 65

The Probable Yearly Cost on \$1,000 Benefit

For a Member at Age of 21.

Eighteen Assessments, at 50 cents each	.....	\$9 00
Twelve Months' Dues, at 25 cents	.....	3 00
Total	.....	\$12 00

The Constitution provides for fixed assessments, and also for special assessments in case the fixed assessments be not sufficient; but the total assessments can never, according to the laws, exceed twenty-four in any one year; as, should it be necessary, through any cause to require more money than said number of assessments would bring, the Reserve Fund is drawn upon. Eighteen assessments is the greatest number we have had.

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

Please mention "Catholic Almanac of Ontario."