

# The CANADIAN



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No. 1.

## THE C. M. B. A.

### ASSESSMENT SYSTEM.

The Catholic Mutual Benefit Association was organized at the village of Niagara Falls, N. Y., in July, 1876, and was incorporated by the Legislature of the State of New York in 1879.

The organization of this Association was first suggested by the Right Rev. S. V. Ryan, Bishop of Buffalo. His name, with that of Most Rev. J. Walsh, Archbishop of Toronto, and many other distinguished prelates and a large number of the reverend clergy throughout the United States and Canada, adorn its rolls.

The mother Branch, No. 1, of New York State, was organized at Niagara Falls, N. Y., July 3, 1876, by Rev. Father Moynahan, the parish priest, and fourteen other zealous Catholics.

The first Grand Council Convention—that of the State of New York—was held in Oct., 1877.

The Association is sanctioned by His Holiness, Pope Leo XIII., and has received the approbation of His Eminence, Cardinal Taschereau, and the Archbishops and Bishops of Canada. In the United States the Association is composed of a Supreme Council, Grand Councils and Branches, the Supreme Council being the governing body; but in Canada, it is composed of only a Grand Council and Branches, the Grand Council being the governing body.

The first branch in Canada was organized at Windsor, Ontario, in Feb., 1878. The Grand Council of the C. M. B. A. of Canada was organized also at Windsor, Ont., Feb. 10, 1880. At that date there were but six branches in Canada, viz.: No. 1, Windsor; No. 2, St. Thomas; No. 3, Amherstburg; No. 4, London; No. 5, Brantford, and No. 6, Strathroy—with an aggregate membership of 224.

The charter-members and first officers of the Grand Council were:

Grand Spiritual Advisor, Rt. Rev. John Walsh, Bishop of London (now Archbishop of Toronto).

Grand President, Thomas A. Bourke, Windsor, Ont.

First Vice-President, J. H. Barry, Brantford, Ont.

Second Vice-President, John Doyle, St. Thomas, Ont.

Grand Secretary, Samuel R. Brown, London, Ont.

Grand Treasurer, M. J. Manning, Windsor, Ont.

Grand Marshal, C. W. O'Rourke, Amherstburg, Ont.

Grand Guard, C. W. O'Rourke, Amherstburg, Ont.

Grand Trustee, Rev. J. P. Malphy (Strathroy, Ont.), C. W. O'Rourke, J. Doyle, T. A. Bourke and J. H. Barry.

The installation was conducted by Supreme Deputy J. T. Keena, of Detroit.

The Grand Council was incorporated in Ontario January 18, 1890; registered in Ontario August 22, 1892; incorporated in the Dominion of Canada in March, 1893, and received a certificate of registration for the Dominion Government Dec. 27, 1891. On 31st December, 1892, the C. M. B. A. of Canada was formed into a Separate Beneficiary Jurisdiction, and there is now complete financial separation from the United States. In Canada 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; and the word "laws"

when hereinafter used shall include general laws and by laws.

(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, orphans, 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 a 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.

Applicants for memberships must be practical Catholics 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.

As a measure toward the perpetuation of the Association, and for the protection of its members from the effects of epidemics or extra heavy death rate, a Reserve Fund has been established with the most reliable securities. It is accumulated by setting apart 3 per cent. of each assessment collected. It will from time to time be invested in the safest of interest-bearing securities, and neither principal nor interest can be drawn upon until more than twenty-four assessments would be necessary to be levied on the membership of the Association in any one year; or until said fund shall have reached the sum of \$125,000, which is the limit under the associations act of incorporation.

This fund at present amounts to about \$12,000, and was only established on 1st July, 1887.

Since organization the Association has had 420 deaths in its ranks, and has paid \$781,000 to the heirs of deceased members in Canada. Who can calculate the great help the receipt of this money has been to widows and orphans—at a time too when most needed?

The beneficiary on the death of a member is paid within the time fixed by the Constitution to the person or persons legally entitled to the same, and is exempt from execution or liability for the debts of a deceased member.

The Grand Council of the C. M. B. A. of Canada has organized 211 Branches, with a membership at present of about 10,500.

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, 25cts.

The cost of insurance in the C. M. B. A. is only about one-third of the cost of a similar amount of insurance in any of the regular old line companies, 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 lets the member pay one part each month.

It is a duty every father owes to his family to provide to 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 death they could make some return to the parents who reared them and have now a right to their help.

The following is the Death Record in the C. M. B. A. of Canada from date of formation of the Grand Council, Feb. 10, 1880, to 1st Jan. 1895:

No. of Deaths.	Average Age at Death.	Policies Held.
1880 . 0		
1881 . 2	37	\$2,000
1882 . 4	37	2,000
1883 . 5	37	2,000
1884 . 9	40	2,000
1885 . 19	36	2,000
1886 . 11	43	2,000
1887 . 23	41	2,000
1888 . 25	31	2,000
1889 . 31	42	2,000 held
1890 . 47	38	3,000
1891 . 57	41	4,000
1892 . 61	41	5,000
1893 . 51	46	6,000
1894 . 73	43	7,000
Total number of deaths to said date, 423.		

### HOW TO START A BRANCH.

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 for membership and medical certifying 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

the 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.

### LIST OF BLANK FORMS, BOOKS AND PRICES.

No.	Blank Forms.	Price per 100.
1	Application for Membership.....	75
2	Medical Certificate.....	75
3	Notice of Election of Applicant.....	35
4	Monthly Assessment Report.....	50
5	Application for a Policy.....	50
6	Resignation.....	35
7	Transfer Card.....	1.00
8	Visiting Card.....	1.00
9	Application for a Policy to replace one lost or destroyed.....	50
10	Surrender of a \$— Policy and Application for a \$— one instead.....	30
11	Application for increase of Policy from \$— to \$—.....	2.00
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.....	20
19	Deputy's Report on a Branch visited.....	1.00
20	Chancellor's Certificate.....	2.00
21	Supply list and Prices.....	50

No.	Books.	Price Each.
1A	Roll Book.....	\$1.00
2B	Financial Secretary's Meeting Book.....	1.00
3B	Financial Secretary's Ledger (300 pages).....	1.50
3B	Financial Secretary's Ledger (400 pages).....	2.50
4B	Treasurer's Book.....	1.00
5B	Order Book.....	.25
6B	Receipt Book.....	.25
7B	Branch Assessment Book.....	1.00
8B	Constitutions (English).....	.65
9B	Constitutions (French).....	.65
10B	Constitutions (German).....	.65
11B	Ceremonials (English).....	.65
12B	Ceremonials (French).....	.65
13B	Ceremonials (German).....	.65

Policies are 15 cents each, but policies issued on account of change of designation are 50 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, completeness in reports, and uniformity in filing reports; therefore reports that are embodied in letters written on any paper but the proper blanks, will not be accepted. Use blank form No. 21 to order supplies, and address said order to

SAMUEL R. BROWN,  
Grand Secretary, C. M. B. A.,  
391 Queen's Ave., London, Ont.