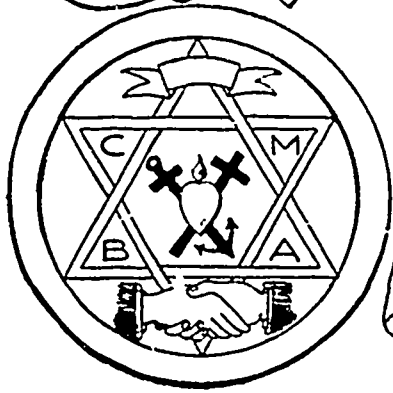


The CANADIAN



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

VOL. 3.

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No. 3.

ASSESSMENT SYSTEM.

NOTES.

No doubt you deliberately weighed the question of membership in the C. M. B. A. before signing an application for it; therefore do not forfeit your benefits in the Association by allowing your policy to terminate through neglect to pay the assessments. Do not lessen the insurance you have, but rather increase it, and hold fast to your policy in the C. M. B. A.

In 1896 the C. M. B. A. admitted 1246 new members; their policies amount to \$1,659,500.00. The total membership on 31st Dec. last was 11,116, with policies amounting to \$17,030,592.00. There were 588 policies terminated during the year, as follows: By death 107, amounting to \$181,000; by surrender 36, amounting to \$16,000.00; and by lapse 390, amounting to \$518,500.00. The total amount of the policies terminated was \$775,500.00. The income during the year was: Initiation Tax \$657.50; Per Capita Tax \$10,747.50; Supplies and Policies \$1,461.41; Assessments \$175,008.00; Interest \$1,635.11. Total \$189,509.67. The expenditure during the year was: Beneficiaries \$108,150.00; salaries \$1,810.85; Licenses and Collective Agent's Certificate \$235.61. All other expenditure, including payment in full of the money borrowed for conventions, \$14,272.06. Total \$181,498.58.

A lady writing to Ladies' Home Journal says:

"I know whereof I speak when I say that there are hundreds of women in the homes of this land who are daily carrying with them the fear that their husbands or fathers are neglecting or forgetting to make suitable provision for them as widows or orphans. They shrink from speaking to the men of their homes about the matter. And it is especially for the benefit of these women that I write these words. No man can afford to neglect a simple duty which may mean all the difference between happiness and misery, to his family. Suitable provision for them he cannot allow himself to 'put off,' for surely it is true that 'in the midst of life we are in death.'"

Suitable provision may at least be partly made if the husband, father, or brother would join the C. M. B. A.

The Grand Council is not yet in receipt of guarantee bonds from the Employers' Liability Assurance Corporation on behalf of the financial secretary and the treasurer of a large number of our branches. Guarantee bonds are to be given in accordance with Sections 130 to 131 and 176 and 177 of the Constitution. Branches that have not already done so, will at once communicate with Messrs Schmidt & McKeon, 716 New York Life Building, Montreal, to comply with these conditions, in order to fulfil the arrangements made between the Grand Council and the Employers' Liability Assurance Corporation. Should your officers object to any of the questions of the application form, we are authorized to state they may be answered at discretion, but all replies are confidential. The age and address of each applicant must be given.

From and after 1st March, 1897, the date of the promulgation of our new Constitution, each "application for membership" must be accompanied by the initiation fee of three dollars and the Supervising Medical Examiner's fee of fifty cents. Branches shall be held liable for the Supervising Medical Examiner's fees in every case, and must remit said fees quarterly with the initiation tax and per capita tax to the Grand Secretary. See sections 147 and 176. Applicants for membership, from and after the date above mentioned, shall pay the local Medical Examiner the sum of one dollar and fifty cents, which shall be said examiner's fee for such examination. As branches must hereafter collect the fifty cents for the Supervising Medical Examiner, local Medical Examiners shall have nothing to do with this part of the work. They merely forward the Medical Certificate to the Supervising Medical Examiner without enclosing any fee.

The Grand President's circular regarding the payment of the sum of \$1 out of the General Fund of the Grand

Council for each new member takes effect with those applications received from and after January 1, 1897. At the end of each quarter the branch must send a statement to the Grand Secretary, giving the names of the members initiated during the quarter and the names of the brother or brothers entitled to the \$1 per each initiation. After receiving said statement, the Grand Council will remit the amount to the Financial Secretary of the branch, to be paid to the members entitled thereto. The statement must be signed by the President and Recording Secretary, and sealed with the branch seal to avoid dispute. Branches may or may not supplement the \$1 by one half of the initiation fee; it is optional, but a recommendation from the Grand Council Board of Trustees.

C. M. B. A. Concert.

A concert given at the Canadian Institute in Ottawa on the evening of the 17th February under the auspices of the C. M. B. A. proved a grand success. The hall was crowded to the doors and the large audience assembled showed their appreciation of the excellent entertainment by bestowing hearty applause.

Brother F. R. Latchford, president of the advisory board of the C. M. B. A., gave a very interesting address, which was listened to with interest by those assembled. He also addressed the audience in French.

LETTER OF THANKS.

Mr. S. R. Brown,
Grand Secretary C. M. B. A.,
London, Ont.

Dear Sir—We have received from Mr. Wm. McGannon, of Branch No. 1, Morrisburg, Ont., a check for \$200.00 life policy of our late Brother Richard Henry Barry. We wish to thank you most sincerely for the prompt manner in which this policy was paid and the little trouble given us.

Wishing your society every success.
We remain,
Gratefully yours,
ANNIE E. BARRY,
MARY BARRY,
Morrisburg, Ont., Feb. 22, 1897.

Initiations in January, 1897. Initiations du Mois de Jan., 1897.

Br.	Initiated.
	Members.
1	Ottawa Ont.
2	Woodville Ont.
3	Toronto Ont.
4	Montreal Que.
5	Ottawa Ont.
6	Port Lambton Ont.
7	Levis Que.
8	Montreal N. B.
9	Cap St. Jacques Que.
10	Hertford Ont.
11	Orillia Ont.
12	Granby Que.
13	Montreal Que.
14	Rock Island Que.
15	Yarmouth N. S.
16	Montreal Que.
17	Valcourt Que.
18	Montreal Que.
19	St. Hubert P. E. I.
20	St. H. de Montreal Que.
21	Pakenham Ont.
22	Kensington P. E. I.
23	Lower E. P. E. I.
24	Meterham N. S.
25	Tracadie N. B.
26	Windsor Ont.
27	Amherstburg Ont.
28	London Ont.
29	Tecumseh Ont.
30	Barris Ont.
31	St. Agatha Ont.
32	Formosa Ont.
33	Bellefleur Ont.
34	Montreal Que.
35	Toronto Ont.
36	Renfrew Ont.
37	Quebec Que.
38	Campbellton Ont.
39	Westport Ont.
40	Quebec Que.
41	Parkhill Ont.
42	Bathurst N. B.
43	North Sydney N. S.
44	Halifax N. S.
45	Montreal Que.
46	Topsham Ont.
47	Calumet Island Que.
48	La Salette Ont.
49	Halifax N. S.
50	Nicolet Que.
51	Bellefleur Ont.
52	Newcastle N. B.
53	Sturgeon Falls Ont.
54	Chatham N. B.
55	Sprague N. S.
56	Stony Point Ont.
57	Halifax N. S.
58	Scotts East P. E. I.
59	Huntingdon Que.
60	Thurso Que.
61	Georgetown P. E. I.
62	Brandon Man.

Total
N. B.—The initiations in the last branch are underlined.

NEW BRANCH.

Branch No. 63 was organized on February 1st at St. Joseph N. B. by Deputy Grand Secretary J. J. Belliveau. The following is the list of officers: Spiritual Advertiser Rev. A. B. Superior of St. Joseph's College.
Pres. Rev. A. B. Superior
First Vice Pres. Augustin Saultier
Second Vice Pres. Jule B. P. LeBlanc
Rec. Sec. Albini M. Leger
Asst. Rec. Sec. Augustin Saultier
Fin. Sec. Jean B. Gaudet
Treas. Alderic J. Gaudet
Mar. Jule J. Gaudet
Guard. Donat A. Leger
Trustees Lucien T. Gaudet, Arselme D. Cormier, Theophile R. Gaudet, Donat S. Gaudet, Dominique J. Belliveau.