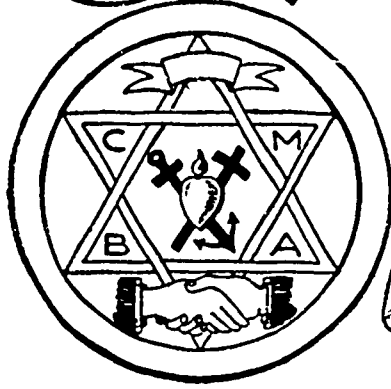


The CANADIAN



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No. 11.

ASSESSMENT SYSTEM.

THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

The Leading Assessment Association Registered in the Dominion.

- GRAND COUNCIL OFFICERS.**
 Grand Spiritual Adviser - Archbishop O'Brien, Halifax, N. S.
 Grand Chancellor - O. K. Fraser, Brockville, Ont.
 Grand President - Hon. M. F. Hackett, Stanstead, Que.
 Grand 1st Vice President - Dr. L. J. Belliveau, Shediac, N. B.
 Grand 2nd Vice President - John Loughrin, M. L. A., Mattawa, Ont.
 Grand Secretary - Samuel R. Brown, London, Ont.
 Assistant Grand Secretary - J. E. H. Howison, London, Ont.
 Grand Treasurer - W. J. McKee, M. L. A., Windsor, Ont.
 Grand Marshal - M. Galvin, Arrprior, Ont.
 Grand Guard - Jacob J. Weichert, Neustadt, Ont.
- TRUSTEES.**
 Rev. M. J. Tiernan, London, Ont.; P. J. O'Keefe, St. John, N. B.; J. J. Behan, Kingston, Ont.; P. J. Rooney, Toronto, Ont.; Joseph A. Chisholm, Halifax, N. S.
- LAW COMMITTEE.**
 T. P. Coffey, Toronto, Ont.; Judge Rouleau, Calgary, N. W. T.; John A. Murphy, Cayuga, Ont.
- FINANCE COMMITTEE.**
 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. H. 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, 1880.
 Incorporated in the Dominion of Canada in March, 1893.
 Received a certificate of registration from the Dominion Government, Dec. 27, 1891, and is also registered on the Insurance License Register of Ontario.
 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 services 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 said agents of the Grand Council of the Catholic Mutual Benefit Association of Canada in each Province:
 Samuel R. Brown, London, Ont.
 Timothy J. Rinn, Montreal, Que.
 William E. Scully, St. John (West) New Brunswick.
 James H. Cragg, Halifax, Nova Scotia.
 Rev. Alfred K. Burka, 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 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. 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. Docollos, Bishop of St. Hyacinthe.
 Right Rev. J. M. Emard, Bishop of Valleyfield.
 Right Rev. A. Pascal, Bishop of Prince Albert.
 Right Rev. E. J. Legal, Bishop of St. 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.
 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 Med. Examiner's fee, \$3.00
 Medical Examination fee, \$1.50
 One Assessment, for \$1,000 at age 21, \$3.00
 One month's dues, .25
 Total, \$7.75

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's of As'm'te.
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	70c.
" 45 " " 50	75c.

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	1.40
" 45 " " 50	1.50

THE PROBABLE YEARLY COST ON \$1,000 BENEFIT.
 For a Member at Age of 21.
 Eighteen assessments at 50c. each, \$ 9.00
 Twelve months' dues at 25c. 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. It should 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.

HOW TO START A BRANCH OF THE C. M. B. A.
 Send to the Deputy in charge of your district, or any of the officers of the Grand Council, for a blank application for a charter. Call on the parish priest, get 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 your 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.
 A certificate of birth or a satisfactory declaration as to age must accompany every application.
 As soon as a sufficient number has been obtained and 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.
 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 comply with its regulations.
 New branches pay \$25 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.

ARE YOU INSURED?
 If Not, You Should Be, and You Can Not Do Better Than Join the C. M. B. A. OF CANADA.

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 easily and demonstrably proved 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 policy holders 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 when it calls us 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 CONTRIBUTE TO ALLOW CATHOLIC LIFE TO BE KEPT UPON THE MAIN MEMBERSHIP OF IT. NO COSTLY INSURANCE, NO EXTRAVAGANT EXPENSES, NO EXCESSIVE PREMIUMS, NO WASTES OF PROFITS, NO FICTITIOUS OFFICES, NO HIGH SALARIED OFFICERS, NO STOLEN FATHOMS, NO DISASTERS WITH MEMBERS' MONEY, IN THE C. M. B. A.
 If a merchant or capitalist, knowing the uncertainty of business, recognizes the necessity of providing a competency for which his family can survive, he should, other financial misfortune overtake him. The artisan, or workman, realizing that his life only shields him from want, should realize and dear to him, desire some advantage that his family will not be dependent upon charity when a death shall be their doom.
 An inheritance to the C. M. B. A. will supply the need. By hundreds of families have been rescued from want and comfort preserved to their children, the child that hover over the grave, "of" youth when the father a fastening eye is removed, has been dispelled, and he who a heart spared the additional pang of seeing a loved one's life 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 support of the beloved ones who will mourn his loss.

Initiations Reported in October, 1898.

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Br.	Initiated Members
182 Wolfe Island, Ont	1
183 Deseronto, Ont	1
210 St. Henri de Montreal, Que	1
232 Prince Albert N. W. T	1
236 House Harbor M. L. Que	1
2 St. Thomas, Ont	2
45 New Germany, Ont	2
61 Merriton, Ont	2
68 Hill, Que	2
75 Penetanguishene, Ont	2
80 Picton, Ont	2
264 Barabola, N. B.	2
4 London, Ont.	1
5 Brantford, Ont	1
31 Guelph, Ont.	1
37 Hamilton, Ont	1
41 Arrprior, Ont	1
57 Winnipeg, Man.	1
58 Hamilton, Ont	1
62 Canada River, Ont	1
70 Midway, Ont	1
76 Quebec, Que	1
99 Campbellford, Ont	1
124 Watcoo, Ont.	1
132 Fletcher, Ont	1
142 Shediac, N. B	1
177 Newcastlle, N. B	1
180 Yarmouth, N. S.	1
186 Victoriaville, Que	1
198 St. Jean Baptiste, Man	1
202 Edmonton, N. W. T	1
207 Canham, N. B	1
215 Summerside P. E. I	1
230 Simcoe, Ont	1
277 Brant's Man	1
281 Glace Bay C. B. N. S	1
284 Oakville, Ont	1
31 Cape Hald, N. B.	1
300 Blackville, N. B	1
Total	79

N. B.-The initiations in the last branch are charter members.
 Les initiations de la dernière succursale sont des membres fondateurs.

Meditate frequently on the sorrow of the Mother of God sorrowing for the loss of her beloved Son. If you are a father or a son, you will there find the Mother and on the other hand, wherever the Mother is, there also is the Son. - St. Paul of the Cross.