

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, Stansfeld, Ont.
- Grand 1st Vice President—Dr. L. J. Belliveau, Odier, N. B.
- Grand 2nd Vice President—John Loughrin, M. L. A., Mattawa, Ont.
- Grand Secretary—Samuel H. 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. Givlin, Arrprior, Ont.
- Grand Guard—Jacob J. Wehnert, Neustadt, Ont.

TRUSTEES.

- Rev. M. J. Tiernan, London, Ont.; P. J. O'Keefe, St. John, N. B.; J. J. Behan, Kingston, Ont.; P. J. Hoony, 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 Rosen, 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. Litchford, Ottawa, Ont.

The Catholic Mutual Benefit Association was organized in July, 1878.

The Grand Council was organized February 18, 1890.

Incorporated in Ontario January 18, 1890. Incorporated in the Dominion of Canada in March, 1891.

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 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 said agents of the Grand Council of the Catholic Mutual Benefit Association of Canada in each Province:

- Samuel H. Brown, London, Ont.
- Timothy J. Finn, Montreal, Que.
- William K. Scully, St. John (West) New Brunswick.
- James H. Cragg, Halifax, Nova Scotia.
- Rev. Alfred K. 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 received the approbation of His Eminence, Cardinal Tachéau, 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. Doollos, Bishop of St. Hyacinthe.
- Right Rev. J. M. Emard, Bishop of Valley Field.
- 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.....	50
Medical Examination fee.....	1 50
One Assessment, for \$1,000 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 Ass'te.
From 18 and not over 25.....	25c.
" 25 " " ".....	30c.
" 30 " " ".....	35c.
" 35 " " ".....	40c.
" 40 " " ".....	45c.
" 45 " " ".....	50c.

For a \$1,000 Policy.	
Members' Ages.	Am't of Ass'te.
From 18 and not over 25.....	50c.
" 25 " " ".....	55c.
" 30 " " ".....	60c.
" 35 " " ".....	65c.
" 40 " " ".....	70c.
" 45 " " ".....	75c.

For a \$2,000 Policy.	
Members' Ages.	Am't of Ass'te.
From 18 and not over 25.....	\$1 00
" 25 " " ".....	1 10
" 30 " " ".....	1 20
" 35 " " ".....	1 30
" 40 " " ".....	1 45
" 45 " " ".....	1 65

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; and 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.

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, and at his approval of the formation of a branch in his parish, and get him to become a charter member if qualified so to be, and 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 certificate to Dr. Ryan.

A certificate of birth or a statutory declaration as to age must accompany every application.

As soon as a sufficient number of (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.

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 to last ALL TIME, TAKING THE EXPERIENCE OF THE PAST EIGHTY YEARS FOR ITS 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 great 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 CONTINUE TO ALLOW CATHOLICS TO INSURE THEMSELVES OR THEIR DEPENDENTS. NO EXHAUSTIVE LIST OF BRANCHES. NO EXTRAORDINARY EXPENSES. NO FUNDING OF CAPITAL. NO WASTE OF TIME OR MONEY. NO FUTURE OF ANY KIND. NO HIGH SALARIED OFFICERS. NO SUPERFLUOUS 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 for which his family can rely for its support, should death or financial misfortune overtake him. The artisan, or wage-earner, realizing that his life only eludes him, desires some assurance that his family will not be dependent upon charity when he is called to the account.

A member of the C. M. B. A. will supply the need of hundreds of families here by being insured from want and comfort preserved to their homes, the needs that hover over the prospect of youth when the father's fostering care is removed, have been dispelled, and the world a heart-spark, the additional pang of seeing her loved ones 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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	Initiated Members.
Bt. Wolfe Island, Ont.	1
161. Deseronto, Ont.	3
240 St. Henri de Montreal, Que.	3
252 Prince Albert N. W. T.	3
26 House Harbor, M. I. Que.	3
2 St. Thomas, Ont.	2
48 New Germany, Ont.	2
61 Merriton, Ont.	2
69 Hall, Que.	2
75. Penetanguishene, Ont.	2
80. Picton, Ont.	2
204. Barabois, N. B.	2
4 London, Ont.	1
3 Stratford, Ont.	1
31. Guelph, Ont.	1
37. Hamilton, Ont.	1
41 Arrprior, Ont.	1
58. Winnipeg, Man.	1
55. Hamilton, Ont.	1
62. Canard River, Ont.	1
70. Mildmay Ont.	1
47. Quebec Que.	1
79. Campbellford, Ont.	1
174. Waterloo Ont.	1
185. Fletcher, Ont.	1
101. Shediac, N. B.	1
177. Newcastle, N. B.	1
140. Yarmouth, N. S.	1
126. Victoriaville, Que.	1
128. St. Jean Baptiste, Man.	1
129. Edmonton, N. W. T.	1
127. Catham, N. B.	1
245. Summerside P. E. I.	1
207. Simcoe, Ont.	1
57. Brandon, Man.	1
281. Grace Bay, C. B. N. S.	1
29. Oakville, Ont.	1
201. Cape Bald, N. B.	1
30. Blackville, N. B.	1
Total.....	70

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 sorrows of the Mother of God, sorrow inseparable from those of her beloved Son. If you do, the sorrow of 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.