VOL. 2.

LONDON, ONTARIO, JULY, 1896.

No. 7.

ASSESSMENT SYSTEM.

## OFFICIAL. TENTH CONVENTION.

Notice is herety officially given that the next regular Convention, being the tenth, of the Grand Council of the Catholic Mutual Benefit Association of Canada will be held in the City of Ottawa, Ontario, on the Fourth Tuesday in August, 1896, commencing at 9 o'clock a. mi.

> O. K. FRASER, Grand President.

SAN'L R. BROWN, Grand Secretary.

FULL particulars regarding railway fare, hotel rates, etc., for delegates to the Ottawa Convention, will be given in our August issue of THE CANADIAN.

Branch 106 has donated the sum of \$52.28 towards Bro. Kerrigan's fund, making the total \$544 67 obtained from all sources.

Brother Sifroi L. Jaillet requests the members to whom he sent "bocks of tickets," to purchase or dispose of same, and remit the amount to him not later than 31st August, 1896 Also to return the "coupons" when remitting.

CREDENTIALS in duplicate for representatives or alternates to the Ottawa Convention have been sent from this office to each branch in Canada; and Recording Secretarios are requested to have said credentials properly filled in, and one copy thereof returned to the Grand Secretary not later than July 15. The other copy must be brought to the convention by the Branch Representative or Alternate.

BRINCHES in arrows to the Grand Council for per capita tax, initiation tax and supplies, are requested to rewit the amount due without further delay, as the Council will require the money for convention expenses. The attention of our members and especially representatives, is called to section

47 of our constitution. "A representative shall not be admitted to any Grand Council session from any branch which is four months in arrears to the Council."

The Ingleside says: "It costs very little to purchase contentment and selfrespect in the shape of a life insurance policy, to keep your wife and babies from the poor house. It does not cost one hundredth part of what it is honestly worth to you to feel that you have done the right and proper thing. After you know the comfort of being insured, you would not forego it for any price."

And the very best insurance policy you can possibly obtain is through 1 Indiana C. N. B. A. of Cont.

From Insurance Commissioner Tax box's report for 1>85. (Mass.)

"Insurance companies refer boastfully to their great accumulations as guarantee of their strength and prosperity. But, beside that the moth may corrupt and the thief may steal, this amassed wealth is constantly environed with perils such as the best prudence cannot surely ward. Liabilities increase as funds increase and liabilities remain, though funds be lost; while any excess over liability is not the production of the company, but tributes levied from the public"

We, too, are opposed to "great accumulations," but it is well to "lay up a little for a rail y day;" and the C. M. P. A., like a wise parent, acts on this principle. We are accumulating a reserve fund, merely sufficient for relieving our members in case of an epidemic or extra he vy death rate. Our constitution on this point is w's ly framed.

Why should Catholics join the C. M. R. A. for life insurance!

The following are some of the reasons. 1. B. cause the C. M. B. A. is a purely Catholic association, approved and blossed by our Holy Father the Pope, and he Capilinal, Archbishors and Bishops of Anada.

- 2. Because the C. M. B. A. has reached that age and experience where its ancores and reliability are unquestioned.
- 3. Because none of your money will be used for speculative experiments. It gives you More Insurance for the money you pay than other assessment associations or life assurance companies.

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- 4. Because it issues a More Liberal Policy to the working people than any other association.
- 5. Because all its policies are in Full Benefit the day they are delivered.
- 6. Becave it gives you an Incontestable Policy, which, with other features, make it the perfection of insurance.
- 7. Because it has so far paid all its claims without litigation, and everybody who has investigated its method of working steaks well of it.

Catholic father, Catholic son, Catholic brother, Catholic husband, join the C. M. B. A. of Canada, and you will never regret it.

"Must die to win!" Our Catholic in The com this objection to their becoming members of the C. M. B. A. are respectfully requested to ponder over the following from the Maine Benefit Life Association:

"One often hears the charge brought against assessment insurance, especially by the acents and advocates of the old line system, that one 'must die to win.' Does this somewhat epigrammatic and doleful phrase tell the truth? If life insurance is a speculation or investment there may be some suggestion of truth in it, but it is not. The fundamental idea of life insurance and its prime object is prote tion. The speculator or investor naturally wishes to see returns from his speculations and investments. in his life time, but he does not ordinarily hire a corporation to invest his money for him. We should be reluctant to deposit our money in a savings bank that was also engaged in the business of pub-Eshing subscription books did the law allow such a inhibation of enterprise. If wo buy an endeament policy in an old line company, whatever the amount of promium ne psy, over an Latter of the rest. I the insurance no deposit as an investment, and thus deposit it not only sale ject to the erionnies fittide and conmerce, the discination of sounders, int may also be impaired by excession extenditure in conforting the tasan se I life insurance. It is c. av tosee low much better off one word i be to join have a straight life poncy, even in an old life. company, and deposit the difference between the premium on such a policy and an endowment policy in the savings bank. If the holder of an endowment policy dies, if it is a twenty years endowment, within the twenty years, he has

11.00

not even 'won' by death. His fami'v could have had the amount of insuran e just the same in some good assessment company at one-third the cost of the endowment policy, and the investment of the remaining two-thirds of the premium during the life of the policy would equal at least half the amount of the insurance, and would represent the amount he had died to lose. If a person insures his life from a selfish motive to get the benefit of it himself, he should purchase a policy in some resessment company, because the difference in premium will represent a considerable sum, which he can spend on his own personal gratification. If he wants to protect and care for h's family, he should purchase an a

nishes all the protection to his family that any form of insurance can, and the difference in the amount of the premiums he can invest for the future wolfare of his family or use for their current comfort and support. You insure your house or property from year to year and pay your premium, but you do not feel that it must burn up in order for you to get your money's worth.

"Hon. Oliver Pillshary, former Commissioner of the State of New Hampshire, in one of his annual reports. said, 'No substantial reason has been allowed why a reason should not pay tol renew in-surance on his life annually, as he does on his poperty. Life her time conon his un perty. Life his is more on-ducted some what after the receiver of fire the necessity for reserve do access with the necessity for reserve a monthly are desired a monthly are not beginned in the program are no business ment."

We extend hearty contratal distrito his Angua Velichen, the gental clerk at the Nutrah, was the recovering, at the Oath State State. There burn, that united in the hild bonds of wedlock to Mea layer McVicar, of West Ve igorish.

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examinations that are so little remunerative