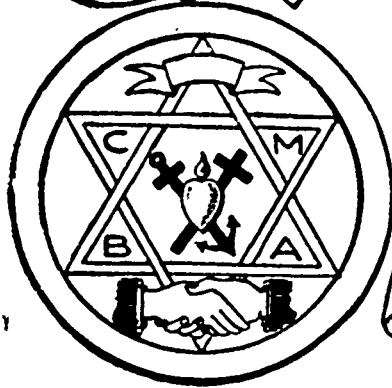


# The CANADIAN



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

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LONDON, ONTARIO, JULY, 1898.

No. 7.

## ASSESSMENT SYSTEM.

### NOTES.

Proposed amendments to the Constitution must be sent to the chairman of the Committee on Laws of the Grand Council on or before the 1st July, 1898. Any amendments not so forwarded shall not be considered at any session of the Grand Council in Convention.

The bonus of one dollar for each initiation which the Grand Council has been giving shall be discontinued from and after the 1st day of July, 1898. Branches shall accept this as official notice.

Officers of branches are reminded that the per capita tax, initiation tax and Supervising Medical Examiner's fees for the quarter ending June 30th, 1898, are overdue, and should be paid without further delay. See Sections 60, 147 and 176 of Constitution.

We have been requested to state for the information and guidance of Maritime delegates and those who may accompany them to the Quebec Convention that the C. P. R. are working up a party of all those who desire to visit Montreal going and returning and that the cost of such trip will cost only a small additional sum over the straight fare by other routes. Mr. A. H. Hotman, St. John, N. B., will give any further particulars.

### ASSESSMENT SYSTEM.

## THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

The Leading Assessment Association Registered in the Dominion.

### GRAND COUNCIL OFFICERS.

Spiritual Adviser, Archbishop Walsh, Toronto, Ont.  
 Chancellor, O. K. Fraser, Brookville, Ont.  
 President, Hon. M. F. Hackett, Stanstead, Que.  
 First Vice-President, Dr. L. J. Belliveau, Shellee, N. B.  
 Second Vice-President, Bernard O'Connell, Dublin, Ont.  
 Secretary, S. R. Brown, drawer 382, London, Ont.  
 Assistant Secretary, J. E. H. Howison, London, Ont.

Treasurer, W. J. McKee, M.P.P., Windsor, Ont.  
 Marshal, P. J. Montreuil, Levis, Que.  
 Guard, Jacob J. Weinert, Neustadt, Ont.

### TRUSTEES.

Rev. M. J. Tierman, London, Ont.  
 J. J. B-han, Kingston, Ont.  
 W. P. Kiltacky, Windsor, Ont.  
 P. J. O'Keefe, St. John, N. B.  
 P. J. Rooney, Toronto, Ont.

### COMMITTEE ON LAWS AND THEIRS PREVISION

T. P. Coffey, Gu-lph, Ont.  
 Charles P. Roucau, J. S. C., Calgary, N. W. T.

J. L. Carleton, St. John, N. B.

### COMMITTEE ON FINANCE AND MILEAGE.

John Roman, Hamilton, Ont.  
 George W. Cooke, Amherst, N. S.  
 Charles Dupont Hebert, Three Rivers, Que.  
 Supervising Medical Examiner, Edward Ryan, M. D., Kingston, Ont.  
 Solicitor, F. R. 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, 1890.  
 Incorporated in the Dominion of Canada in March, 1893.

Received a certificate of registration from the Dominion Government, Dec. 27, 1894, and is also registered on the Insurance License Register of Ontario.

In each province in which the Association transacts business it appoints an agent or 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 E. Scully, St. John (West) New Brunswick.  
 James H. Cragg, Halifax, Nova Scotia.  
 Rev. Alfred E. Burke, Alberton, Prince Edward Island.  
 John K. Barrett, Winnipeg, Man.  
 Louis Phillippe 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 Tascheran, and the Archbishops and Bishops of Canada.

The names of the following Archbishops and Bishops, with those of nearly all the Parish Priests and Curators in Canada, wherever branches are established, adorn the C. M. B. A. roll of membership:

Most Rev. John Walsh, Archbishop of Toronto.  
 Most Rev. C. O'Brien, Archbishop of Halifax.  
 Right Rev. H. A. O'Connor, Bishop of Peterborough.  
 Right Rev. T. J. Dowling, Bishop of Hamilton.  
 Right Rev. M. Decelles, Bishop of St. Hyacinthe.  
 Right Rev. J. M. Eward, 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 15 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 ..... \$1.00  
 Supervising Med. Examiner's fee ..... 25  
 Medical Examination fee ..... 1 0  
 One Assessment, for \$1,000 at age 21 ..... 1 0  
 One month's dues ..... 25  
 Total ..... \$2.75

But when we consider that the reserve fund of the Association is equidly the property of all members, no matter which they have been members for the past seven 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 \$1.00 of application fee returned to them.

### TABLE OF RATES.

For a \$500 Policy	
Members' Ages.	Am't of Ass't.
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't.
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't.
From 18 and not over 25	\$1.00
" 25 " "	1.10
" 30 " "	1.20
" 35 " "	1.30
" 40 " "	1.40
" 45 " "	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; as, 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, solicit 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 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 (not less than 15) 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 is placed in the hands of each member, and he is to study it well and comply with its provisions.

New branches pay \$5 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 LAST EIGHTY YEARS FOR A 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 the reform 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 fully and fully 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 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 his provision be best and most easily made?

By BECOMING A MEMBER OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION.

For Catholics in the Association is undoubtedly the CHEAPEST, SAFEST AND BEST. NO UNCERTAINTY AS TO WHETHER THE CHURCH WILL CONSENT TO ALLOW CATHOLICS TO JOIN IT OR REMAIN MEMBERS OF IT. NO CONFIDENTIAL INVESTMENTS. NO EXTRAVAGANT EXPENDITURE. NO ENDORSEMENT OF SPECULATIVE VALUE OF POLICIES. NO MILITARY SERVICE. NO HIGH-SALARY OFFICERS. NO SPECULATION IN 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 on which his family can SURELY DEPEND, should death or financial misfortune overtake him. The artisan, or wage-earner, realizing that his life is only a shield from want those most near and dear to him, desires some GUARANTEE that his family will not be dependent upon charity when death shall summon him.

A membership in the C. M. B. A. will supply the need. By it hundreds of families have been rescued from want and comfort preserved to many homes, the clouds that hover over the prospects of youth when the father's fostering care is removed have been dropped, and the widow's heart spared the additional pang of seeing her loved ones of destitute.

The first assessment paid by a C. M. B. A. member creates an estate which, if death remove him to prevent in cash for the support of the beloved ones who will mourn his loss.