

Resolved that we hereby extend to the sorrowing relatives of our late brother the expression of our heartfelt sympathy in their bereavement.

That these resolutions be inscribed in the minutes of our branch, that a copy be sent to the wife and family of the deceased and also a copy be sent to THE CANADIAN for publication.

At a regular meeting of Branch 98, Campbellford, Ont., held on August 8, 1898, the following resolution was moved by Brother John McGrath and seconded by Brother John Brady:

Whereas Almighty God in His infinite wisdom has seen fit to suddenly remove from our midst our worthy President and beloved brother, Charles Drennan, and

Whereas by his death the C. M. B. A. has lost one of its most valued members, who by his upright and charitable life has endeared himself to all with whom he came in contact.

While we bow to the divine will of Almighty God, whose ways are not our ways, we the members of the C. M. B. A. wish to extend to the bereaved family our most heartfelt sympathy in their sad affliction.

Although the suddenness of his death was a severe shock to us, we are consoled by the knowledge that he led a good Christian life and frequently received the sacraments of Holy Mother Church.

Also that the charter be draped in mourning for thirty days and that a copy of this resolution be presented to his wife and brothers and one sent to the official organ of the C. M. B. A. and one to the Catholic Record for publication.

At a special meeting of Branch 9, Kingston, Ont., held on Aug. 25, the following resolution of condolence was unanimously adopted:

That we, the members of Branch 9, do with profound sorrow record the sudden and untimely death of our worthy brother, Miles Sinnott, whilst bowing in humble submission to the will of Almighty God we feel that we have lost a faithful member of our association.

We therefore tender his sorrowing wife and family our sincere and heartfelt sympathy in their sad bereavement and we pray that God may grant them abundant grace to bear their sad affliction with Christian resignation. Be it further

Resolved that our chart be draped for a period of thirty days, that a copy of this resolution be sent to the family of our deceased brother, and published in our official organ and the Freeman.

At the regular meeting of Branch No. 12, Berlin, Ont., held August 29th, 1898, the following resolution was unanimously adopted:

Moved by Bro. A. Englert, seconded by Bro. J. Sies, that whereas it has pleased Almighty God in His infinite wisdom to call to His eternal rest our esteemed Bro. Charles F. Mueller; and whereas by his death this Branch loses a good member, his wife a devoted husband, his children an affectionate father; therefore be it

Resolved that we, the members of this Branch hereby extend to the family of our deceased Brother our heartfelt sympathy in their sad bereavement.

That our charter be draped in mourning for the period of thirty days, and that a copy of this resolution be tendered to the widow, and entered in the minutes, and sent to the "Berlin Journal" and the CANADIAN for publication.

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, Arnprior, Ont. Grand Guard—Jacob J. Weinert, Neustadt, Ont.

TRUSTEES.

- Rev. M. J. Tieran, 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 Hubert, 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 10, 1880.

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 R. 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 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. John Walsh, Archbishop of Toronto. 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. Decelles, 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:

Table with 2 columns: Fee description and Amount. Includes 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.

Table with 3 columns: Policy type, Members' Ages, and Am't of Ass'ts. Includes rates for \$500, \$1,000, and \$2,000 policies across various age groups.

THE PROBABLE YEARLY COST ON \$1,000 BENEFIT.

For a Member of Age of 21. Eighteen assessments at 25c each \$ 4.50 Twelve months dues at 25c . 3.00 Total \$ 7.50

The Constitution provides for fixed assessments, and as a special assessment in case the fixed assessments do not suffice, but the total assessments can be varied according to the laws, except in any one year, and should it be necessary, through any cause to require more money than the number of assessments would bring, the Reserve Fund is drawn upon. Lighter assessments as the great number of members 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, any of the roll of the Grand Council for a blank Application for a Charter, and on the parish priest, or any other person of 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 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 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.

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 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 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 CONTINUE TO ALLOW CATHOLICS TO JOIN IT OR REMAIN MEMBERS OF IT. NO CONFLICTING INTERESTS. NO EXTRAORDINARY EXPENDITURE. NO ENORMOUS SURPLUSES. NO WILDSHIP OF OFFICIALS. NO FICTITIOUS VALUE OF POLICIES. NO MILLION-DOLLAR OFFICES. NO HIGH-SALARIED 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 STURDILY DEPEND, should death or financial misfortune overtake him. The artisan, or wage-earner, realizing that his life only shields 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 dispelled and the widow's heart spared the additional pang of seeing her loved ones left destitute.

LE CANADIEN

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Et envoyé par la poste aux membres le on vers le 10 de chaque mois.

Les membres sont invités à nous envoyer des nouvelles ou informations de l'Association pour les bénéficier. Toutes communications sur des sujets d'intérêt pour les membres de l'A. C. B. M. seront reçues avec plaisir, mais toutes lettres anonymes et toutes autres lettres que le gérant juge à ne pas être dans l'intérêt de l'Association ne seront pas publiées.

Les correspondants voudront bien se rappeler que la copie doit nous parvenir pas plus tard que le 15 du mois, pour être publiée dans le numéro du mois suivant. L'espace étant limité, on voudra bien être concis. Adressez toutes communications à

M. R. BROWN, Editeur et Gérant, Bloc Coote, Rue Dundas, London, Ont.

LONDON, OCTOBRE, 1898.

ACCROISSEMENT DES MEMBRES.

Il n'existe aucune raison pour que notre Association ne double pas, au moins, le nombre des membres durant le terme courant, et nous sommes convaincus que la chose pourrait se faire si les membres en général voulaient se réveiller de leur léthargie et se mettre au travail.

Un grand nombre de nos succursales n'augmentent pas le nombre de leurs membres; de fait plusieurs d'entre elles n'ont pas initié un membre depuis quelque temps passé. Cela ne devrait pas être, et ce n'est certainement pas le moyen de réduire le nombre de nos cotisations. Frères, si vous ne faites aucun effort pour accroître le nombre de nos membres vous ne devrez pas grogner ou être surpris des cotisations spéciales.

Nous désirons qu'il soit compris que nous ne sonnons pas la "trompette d'alarme," mais nous voulons que nos membres comprennent que plus l'accroissement de nos membres sera grand, moindre sera en moyenne le nombre des cotisations. Il y a un vaste champ pour l'accroissement, particulièrement dans la Province de Québec, et certainement que le bien qui indubitablement en résulterait devrait justifier les efforts individuels. L'A. C. B. M. demande du travail de tous ses membres, et chaque frère devrait considérer de son devoir d'amener au moins un membre à partir de ce moment. Frères, faites votre devoir. Il n'y a pas un membre qui ne connaît un ami ou un parent qui devrait être membre et qui le serait si un effort était fait pour l'amener dans les rangs.

Induisez vos parents ou amis, que vous connaissez pour être éligibles, à devenir membres de l'A. C. B. M. En agissant de la sorte vous remplirez votre devoir envers l'Association, vous ferez bénéficier votre prochain et vous augmenterez tout à la fois votre propre sécurité.