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To Members Free. [No. 6.]

BRITISH AMERICAN FRIENDLY SOCIETY, OF CANADA.

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CONSTITUTION, RULES & REGULATIONS

OF THE BRITISH AMERICAN FRIENDLY SOCIETY, OF CANADA.

ESTABLISHED FOR THE MUTUAL RELIEF OF THE MEMBERS THEREOF DURING "OLD AGE," "SICKNESS," AND "INFIRMITY."

FOR the purpose of placing the Society in a position to effectually carry out its proposed objects—to facilitate its operations, and clearly define our rights and privileges as Members, we have unanimously adopted the following

CONSTITUTION.

RULE I. This Society shall be called the "BRITISH AMERICAN FRIENDLY SOCIETY, OF CANADA."

RULE II. The Officers of the Society shall consist of a President, Secretary, General Manager, and a Board of Directors. There shall also be a Consulting Physician and Surgeon, together with such Clerks and Agents as may be required in the management of the Society.

RULE III. The Directors shall be elected annually by the Members, each Member being entitled to one vote. Members residing at a distance shall have the right to send Representatives. Representatives to represent only 200 Members.

RULE IV. The Annual Meeting for the election of Directors, receiving a full statement of the transactions of the Society for the previous year, and for transacting such other business as may be deemed necessary, shall be held the first Monday in October in each year, at the Rooms of the Society, in the City of Montreal. And in case it should so happen that an election of Directors should not be made on the day designated, said election may be held on any day the President may designate within thirty days thereafter. After such election of Directors, they shall proceed to elect from their own body a President and a Secretary, who shall be the General Manager. They shall perform their respective duties until the next annual election, or until their successors be elected and duly qualified. The Board shall also fill all vacancies occurring in their own body by death, resignation, or otherwise.

RULE V. The President shall preside at the Annual Meetings of the Society; preserve order therein and consult with the Board from time to time respecting the Management of the Society generally, and the Investment of Funds.

RULE VI. The Secretary shall keep a record of the proceedings of the Society; preserve all documents coming into its possession; keep a record of all certificates of Membership; balance the books, and present a full Statement of the Affairs of the Society annually to the Members. The General Manager shall also superintend the acts of the Local Boards of Directors, and Local Committees of Management, appoint agents and clerks; define their powers, and prescribe their duties.

RULE VII. The Board of Directors shall determine the respective Salaries of the Officers, Agents, and Clerks.

RULE VIII. The Funds of the Society shall be deposited in the "Bank of Montreal," "Bank of Upper Canada," or such other Banks as may be deemed expedient; and whenever the Funds of the Society shall have accumulated to an amount more than may be deemed necessary for immediate use, it may be invested in Real Estate, Interest-paying Public Stocks, or otherwise, as may appear most secure and proper to the Society. Funds thus Loaned, Deposited or Invested, shall be in the name of the Society, and may be drawn out for the use of the Society by the Check of the President, countersigned by the general Manager.

RULE IX. Persons may be elected as Honorary Life Members, and be entitled to a vote in all General Meetings of the Society, by contributing by gift to the Society the sum of £4.

RULE X. A majority of the Board of Directors shall constitute a quorum for the transaction of business at any regular meeting.

RULE XI. All persons holding office in this Society, as well as all agents shall become full member before entering upon the discharge of their respective duties.

RULE XII. The rates of annual payments shall be as follows for all parties under 50 years of age, and those over 50 years of age shall pay 25 per cent extra—

Table with columns for Weekly Benefits, Yearly Payment, and Weekly Benefits for different age groups (Under 50, 50-60, 60-70, 70-80, 80+).

In addition to the above, an admission fee of 10 shillings, Currency, will be charged the first year, which must be paid at the time of making the application, and the yearly payment must be made within thirty days thereafter.

All persons to be admitted Members shall give in their proposals according to the forms provided by the Society, and shall truly answer all enquiries therein contained, and shall subscribe the same with a declaration as to the truth of their answers; and a consent to be governed by the Rules and Regulations of the Society. Certificates of Membership will be issued to both Males and Females between the ages of 15 and 60 only. Females to receive benefits for diseases common to both sexes only. The Certificate of Membership shall be based upon the application, and the agreement therein shall be binding upon the parties.

RULE XIII. Members of this Society shall be entitled to benefits, who may be rendered incapable by disease or infirmity of following or superintending their ordinary business or occupation, provided it be not by result of, or contracted by intemperance or improper conduct. No benefit shall exceed 40 shillings (currency) per week.

RULE XIV. Members shall, in case of disease or disability, notify the Secretary in writing, within two weeks after the commencement of the same, and no person shall be entitled to benefits for more than one week anterior to the date of notice, nor for any chronic or periodical disease with which the Member has been afflicted prior to his entrance into the Society, nor to any benefit previous to the time the full amount of their Annual Deposit is received at the office.

RULE XV. The proof requisite to substantiate a claim, will be the Certificate of the Attending Physician, together with the official certificate of an acting Magistrate or Notary Public, or if Members prefer, they can get the certificate of their attending Physician, together with three Members of the Society, or an Honorary Member. Claims paid within 30 days after substantiated, or as soon as properly authenticated. Disputed claims shall be adjusted by Referees, one to be chosen by the Secretary, one by the Claimant, and the third by the two thus chosen; and the decision of the Referees shall be considered by the Society and claim a final adjustment.

RULE XVI. The Society shall, for the mutual advantage of its Members, and the protection of its interests, reserve all surplus funds on hand at the expiration of the year after paying all sick claims and expense of Management.

RULE XVII. When such surplus amounts to £30,000 it shall be set aside as a Reserved Fund to be used in cases of emergency, such as "epidemics," &c. &c. The remaining surplus shall be divided annually among the Members in ratio to their Yearly Deposits.

RULE XVIII. The General Manager may establish a Branch Office in any locality for the convenience of members, which shall be under the control of the Directors.

Voluntary visitors either Honorary or Ordinary Members may be chosen to visit from time to time to all districts or in their respective localities—convey their allowances, and superintend the application of the same in behalf of every Member who may be incapable of doing so for himself or herself.

RULE XIX. At the decease of a Member of the Society, proof of the same must be given the Secretary and the funeral benefit will be paid to such person or persons as shall be legally authorized to receive it, provided death was not caused by Suicide, grossly immoral conduct, or under the sentence of the Law.

RULE XX. The business transactions of the Society shall be kept by the Secretary, and shall be accessible to Members at all reasonable hours.

RULE XXI. No alteration of these Rules shall be made, unless at a regular Meeting of the Directors.

I hereby certify that the above is an exact copy of the Constitution of the British American Friendly Society.

J. H. PHILLIPS, Secretary and Manager.

We reproduce from the February issue of The Monitor, the following article for the benefit of our members and those anticipating a connection with the Society. It will be read with interest and profit to all new members—

This society is not a local institution, but desires to bring its benefits home to every household, and to enable all within Her Majesty's British North American possessions to partake of its benefits in the largest possible measure. No loss can be sustained, under any contingency, by a member in any part of the Canadas: whilst its peculiar position secures to its members a larger amount of advantages than any other beneficial institution has yet yielded to the industrial classes of the Province. Its promoters have, in fact, been ambitious to render it worthy of this great science in its present improved condition. Relying upon the unerring results of accurate and laborious statistical researches, they have adopted all the liberality and equity which those results so amply justify, and the encouragement they have met with has rewarded them with the conviction that their undertaking is destined, by matter-of-fact application of profit and loss, to confer most important social blessings—to obviate a vast amount of social misery among all classes of society, not only in the city of Montreal, but in the most remote parts of British North America. The public are invited to examine for themselves the comprehensive system of principles and regulations, recognized and adopted by the society.

The industrial and humbler classes are now presented with the full benefits of a Friendly Society in a form most admirably adapted to their wants, views, and convenience; and for a very trifling saving penny and want need no longer be endured even in the lowest cot. For sevenpence half-penny per week, a benefit of one pound per week may be obtained; for one shilling and three-pence per week, a benefit of two pounds per week; and an

additional five pence per month secures a benefit at death of ten pounds. Many similar institutions located in densely populated cities, like London, Liverpool, Edinburgh, Dublin, and other thickly populated cities, of Europe, receive weekly and monthly contributions from members; but the B. A. F. Society has adopted the plan of requiring members contributions to the Society yearly, instead of weekly and monthly, thereby avoiding much inconvenience that might otherwise arise; thus a yearly payment of £1 10s secures a weekly benefit of £1; a yearly payment of £3, a weekly benefit of £2; a yearly additional payment of 6s to the above rates, secures a benefit at death of £10. Finally, we observe that the many valuable privileges offered to parties joining this Society as members, have not been attainable hitherto in any one institution in this country. Its constitution and management cannot suffer from a contrast with those of any other Society. Members all enjoy, in turn, most important benefits. We consider it our duty to again remind members and agents, that in all undertakings of this nature the true elements of success are alone found in the efforts of all parties interested, and to express our hope that members and agents will unite in using their utmost influence in order to obtain a large accession of members. In justification of these remarks, reference is now confidently made to the following brief, interesting, and important details—

1st. Table of rates, framed expressly for the British American Friendly Society by an eminent actuary, and founded upon the statistics of different Societies taken indiscriminately from all parts of Great Britain, while passing through an aggregate of 24,323 years of life, collected by the society for the diffusion of useful knowledge, arranged and adapted to the British North American Provinces. 2nd. The yearly payment constitutes the sole charge to the members in this society.

3rd. No additional "yearly payment" is charged to persons in the army and navy, unless in actual service.

4th. Thirty days are allowed to members in which to pay their "yearly payment," and upon proof being given that the applicant is in as good health as at the time the application was received by the agent, the yearly payment will be received within 30 days after the expiration of the said 30 days, without any repayment of the entrance fee or fine.

5th. Members permitted to reside in the United States, Europe, or any foreign country or part of the world 35 degrees north or south of the equator, at the same rates of yearly payment charged in the B. North American Provinces.

6th. A person's membership continues so long as the yearly premium is paid, and all certificates of membership are indisputable, and benefits cannot be avoided, only in cases of fraud, suicide and grossly immoral misconduct upon the part of the member.

7th. All claims paid within 30 days, and usually immediately upon receipt of the claim properly authenticated.

8th. Regular division of surplus funds, after deducting claims for benefits and expenses.

9th. Election of officers to be made annually, by the members of the society.

INSTRUCTIONS TO AGENTS.

Your attention is particularly called to the following Rules and Regulations adopted by the Directors for the government of Agents:—

1st. In taking applications for membership you are requested to be very particular to have the name, residence, and post-office address plainly written, and all questions in the proposal should be written out in full. Prior to filling up the application you should inform the applicant of the great importance attached to this proposal and the necessity of true and correct answers thereto.

2nd. Agents who are not authorized to issue certificates of membership must send in all applications for membership the first of every week, and all moneys belonging to the Society the 1st and 15th of every month.

3rd. Agents will leave with each applicant a "Blank Letter" to the Secretary, which must be filled up and signed by the applicant, together with a "Printed Envelope" directed to the Secretary, and be very particular to instruct each applicant that his (or her) yearly deposit must be enclosed within the printed envelope, and mailed to the Secretary, within 30 days from the date of application; immediately upon receipt of which a certificate of membership will be issued and promptly forwarded. You will inform each member that he is not a "Benefit Member" until his (or her) yearly payment is made.

4th. You should thoroughly acquaint yourselves with the Constitution, Rules and Regulations of the Society, and bear in mind that persons over 50 years of age must be charged 25 per cent extra.

5th. You are expected to receive none but respectable members of society, and to inform men who are sick, that they cannot become members on any terms.

6th. Agents will not number the application at the top. Those are to be numbered by the Secretary to correspond with the certificate of membership.

7th. Agents are authorized to receive only the admission fee of 10s. An exception to this rule will be made in favor of those who are specially authorized by the Directors to issue certificates of membership and adjust claims. The names of all such will appear in the Monitor.

8th. Your particular attention is called to the fact that every applicant must, at the time of making application, state the amount he (or she) wishes to be entitled to when disabled; also, whether they wish a Funeral Benefit or not. If wanted, it must be inserted on the application.

9th. Agents will please order either from the Home Office or the Branch they may be acting for, blanks, papers and other necessary documents. Blanks and other papers are printed in both the English and French languages. Please direct where both kinds are wanted; also state where they are to be sent and how.

10th. Address the Secretary freely upon all points not clearly understood, and he will take pleasure in answering in a special manner.

B. A. F. SOCIETY.

(From Niagara Chronicle.)

In our last we mentioned that an agency of the British American Friendly Society was established in this place under the management of Mr. James M. Dunn; and in our present issue we intend directing the attention of our readers for a short time to that institution and its claims. We do so, because we fully believe that it is one in which the public generally should take a deep interest, and with which they should make themselves acquainted, inasmuch as the object is of the highest and most laudable character, viz.: to provide means of support when "sickness," "old age," or "infirmity" prevents its members earning it for themselves. In the existing state of society the great utility and paramount importance of such an Institution must be seen at once, and should only be seen to be appreciated. All are liable to sickness from disease or accident, and it is our duty to provide against such a contingency. The professional or working man, whose family is solely dependant upon his exertions for support may be prostrated by some stubborn and lingering disease before he has anything "laid up," and himself and family reduced to the greatest straits. And what can be more grievous to any one than to see his family suffering from want and unable to relieve them? Now a person has no occasion to see this if only a member of the B. A. F. Society; for by a small annual outlay ample provision is made for the wants of his family, however long he may be sick. If a person pays £3 a year for a health insurance policy and is taken sick, he draws £2 a week until he recovers. Now no person in health would miss the £3 a year; but what incalculable benefit would the weekly £2 be in the case of sickness, especially if it was the only means of support. The weekly benefits vary in proportion to the yearly payments from \$2 to \$5. Young men should join; for should they be taken sick among strangers, they will find that they will have attention and care just so long as they have money to pay for them. This we know speaks very little for the sympathy and feeling of the world, but it is nevertheless true, and they should guard against such a liability by becoming members of a "Friendly Society," whereby means of commanding every attention and care are secured to them. Females too are admitted as members—receiving benefits for sickness arising from diseases incidental to both sexes; and we think those dependant upon their own efforts for a livelihood, and who cannot expect to lay much by for sickness, should become such. It is superfluous for us to say anything of the benefits that have accrued from similar institutions in Britain, as they must be cognizant to all.

We hope our readers and the public generally will give the claims of this institution an impartial and serious consideration. They deserve it. We know not what minute we may be prostrated by sickness. The risk to persons joining is not much; and should they never have occasion to draw a copper themselves, they will be more than doubly repaid for their outlay by their mind's freedom from all anxiety about prospective illness, and in the gratifying reflection that they have contributed to supply the wants and alleviate the sufferings of others.

An absent-minded editor having courted a girl applied to her father, the old man said— "Well, you want my daughter—what sort of a settlement will you make? What will you give her?" "Give her!" replied the other, looking up wistfully. "Oh, I'll give her a puff!" "Take her!" replied the father.

An old lady, whose son was about to proceed to the Black Sea, among her parting admonitions gave him strict injunctions not to bathe in that sea, for she did not want to see him come back a "nigger."

"How," said Lord A., to a friend that wished to convey a matter of importance to a lady without communication directly with her, "how can you give certain of her reading the letter, seeing that you have directed it to her husband?" "That I have managed without the possibility of a failure," was the answer. "She'll open it to a certainty, for I've put private in the corner."

A son of the fifth generation was born a few days since to Joseph A. Harris, of Clarkburg. His mother is 22 years old; his grand-father is 42; his great-grandfather, 67, and his great-great-grandfather is 95 years of age; and what is still more singular, there are ten others in Clarkburg, all of the fifth generation, and all of them can be called together in thirty five minutes! The great-grandfather, Mr. Isaac Hills, is a revolutionary pensioner. Springfield Rep.

Edward West, the street-preacher, has been held to bail in \$500, in New York City, for an assault, with a hatchet on constable Moses, who attempted to serve a dispossessing warrant. He pleaded in justification that the Jews, whenever they were in a quarrel, used to "cut Moses."