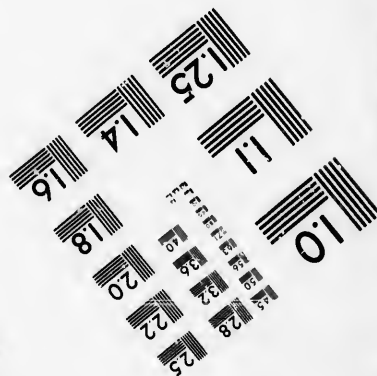
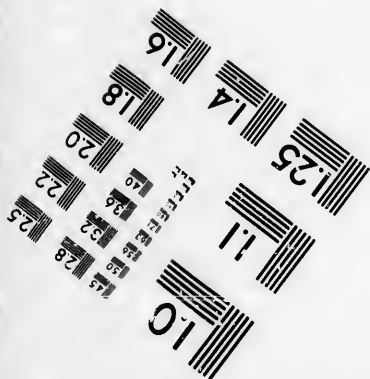
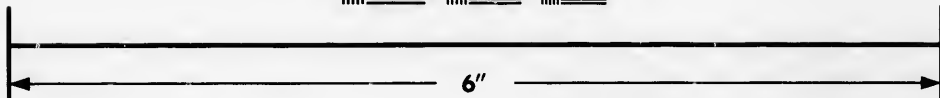
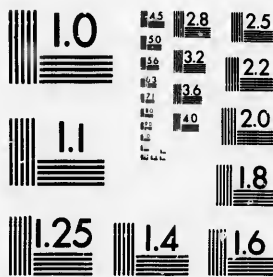


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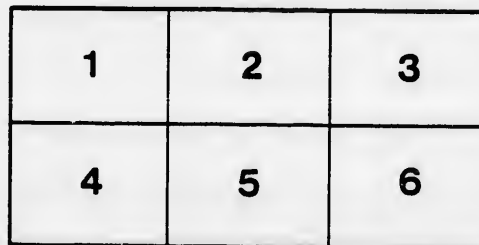
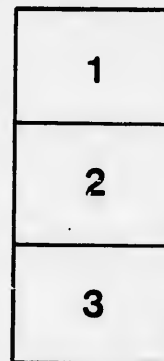
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CANADIAN

MUTUAL AID

ASSOCIATION,

HEAD OFFICE,

TORONTO, - ONTARIO.

Incorporated, August 24th, 1880.

Under Chapter 167 of the Revised Statutes of Ontario, entitled, an Act to Incorporate Benevolent, Provident and other societies.

BONDS TO THE AMOUNT OF \$60,000.00

Filed with the Provincial Treasurer of Ontario.

OFFICERS:

WILLIAM RENNIE, Esq., Toronto, President.
A. GIFFORD, Esq., Meaford, Ont., Vice-President.
W. PEMBERTON PAGE, Esq., Fonthill, Secretary.
E. H. HILBORN, Esq., Uxbridge, Treasurer.
R. H. ROBERTSON, M. D., Toronto, Medical Director.
GEO. H. WATSON, LL. B., Toronto, Solicitor.
S. W. HILL, Esq., Ridgeville, Membership Superintendent.

EXECUTIVE COMMITTEE.

WM. RENNIE, - W. P. PAGE, - J. P. BULL.

Address all communications to the Secretary, W. PEMBERTON PAGE, 63 King St. East, Toronto.

THE CANADIAN MUTUAL AID ASSOCIATION.

Farmers, Mechanics, Laboring Men, as well as all other classes, are beginning to realize the necessity of some means to secure to their families assistance in case of their death. Life Insurance is looked upon by many as a means of relief, but this ray of light is darkened by the knowledge that, its attendant expenses being so large comparatively few are able to take advantage of it, although it has done a good work, and we say nothing derogatory to Life Insurance Companies, yet, necessity demands something more within the reach of all, and this is supplied by carrying out the principle of MUTUAL AID. No law is more clearly defined than this—every legitimate need or want felt by the people is but a prophecy of the time when that want shall be met. This want has been long felt, and the outgrowth of it is the organization of the CANADIAN MUTUAL AID ASSOCIATION.

The Association will do business on the following plan:—

APPLICATIONS.

All applications for membership shall be made upon printed forms furnished by the Association, and if accepted, a certificate will be issued within thirty days from date of such acceptance.

MEMBERSHIP.

The payment of Eleven Dollars admits any one of sound body and mind, between the ages of 18 and 60 years, to all the benefits of the Association. If the application is not accepted the money is promptly returned to the applicant.

PLAN OF BUSINESS.

The following table shows the amount for which certificates of membership will be issued by the association, in accordance to age :—

AGE.	AM'NT at Death	AGE.	AM'NT at Death.
From 18 to 20.....	\$5,000	From 40 to 41.....	\$2,900
20 to 21.....	4,900	41 to 42.....	2,800
21 to 22.....	4,800	42 to 43.....	2,700
22 to 23.....	4,700	43 to 44.....	2,600
23 to 24.....	4,600	44 to 45.....	2,500
24 to 25.....	4,500	45 to 46.....	2,400
25 to 26.....	4,400	46 to 47.....	2,300
26 to 27.....	4,300	47 to 48.....	2,200
27 to 28.....	4,200	48 to 49.....	2,100
28 to 29.....	4,100	49 to 50.....	2,000
29 to 30.....	4,000	50 to 51.....	1,900
30 to 31.....	3,900	51 to 52.....	1,800
31 to 32.....	3,800	52 to 53.....	1,700
32 to 33.....	3,700	53 to 54.....	1,600
33 to 34.....	3,600	54 to 55.....	1,500
34 to 35.....	3,500	55 to 56.....	1,400
35 to 36.....	3,400	56 to 57.....	1,300
36 to 37.....	3,300	57 to 58.....	1,200
37 to 38.....	3,200	58 to 59.....	1,100
38 to 39.....	3,100	59 to 60.....	1,000
39 to 40.....	3,000		

HALF RATE PLAN.

Certificates will be issued for half the above amounts should the applicant so desire.

DISBURSEMENT PLAN.

Members will be entitled to participate in an equal division of the accumulated surplus every tenth year, as follows:—Persons who become members during this year, ending Dec. 31, 1880, and who remain such members for full ten years, until Dec. 31, 1890, will be entitled to receive, in cash, their equal share of the accumulated surplus fund that will have accrued from assessments made for deceased members whose certificates are dated in the year 1880. And persons who become members during the year ending December 31, 1881, and remain such members for ten full years, until December 31, 1891, will be entitled to a like cash payment of their equal share of the accumulated surplus funds that will have accrued from assessments made for deceased members whose Certificates are dated in the year 1881. And so on for each and every succeeding year. This accumulated surplus to be paid at the end of every ten years will be twenty-five per cent of the entire surplus, with interest added—the other seventy-five per cent. of the entire surplus being used to pay claims without making assessments therefor.

TO THE LADIES.

LADIES will be received as members in the Association UPON THE SAME TERMS as gentlemen.

ASSESSMENTS.

An assessment of one dollar upon each member will be made in case of death of a member, except when there is money enough in surplus funds to pay said claim.

Any member failing to pay his or her assessment within the time limited in the notice issued to them, shall forfeit his or her membership and all moneys paid to the Association; but such membership may be restored at any time within one year from the issuing of the notice by paying all back dues to the Association and producing satisfactory proof of good health and habits.

In the half rate plan only one-half of the assessments

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will be called for from members holding half rate certificates.

SURPLUS FUNDS. *

After paying to the beneficiaries of a deceased member 85 per cent. of the amount collected on assessment, providing it does not exceed the amount the certificate calls for, twenty-five per cent. of the surplus shall be set apart as a reserve fund for distribution among the surviving members every tenth year, as before explained, and to lighten the assessments in case of an epidemic.

COLLECTIONS.

The only money any solicitor of applications is authorized to collect is the membership fee of \$11.00, payable when the application is made, for which he is required to give a receipt upon a printed blank furnished by the Association.

RELIABILITY

All moneys collected or held in trust for this Association will be safely secured by good and sufficient bonds, by both Secretary and Treasurer.

CHANGE OF RESIDENCE.

Members who change residence or Post Office address should immediately give notice of such change, with new Post Office address, to Head Office in Toronto, to enable necessary information, etc., to be sent them at any time without delay or loss. In cities always give number and street.

NOTICES.

All notices will be considered served when sent to the LAST KNOWN address of the member.

* Applicants will understand that this being a new Association in Ontario, until sufficient membership is secured, only such proportion as the membership represents can be paid on a death claim.

SPECIAL FEATURES.

- 1.—Great inducement to provide for families in case of death, at small cost.
- 2.—Equal benefits to both sexes.
- 3.—Uniform assessments of one dollar only.
- 4.—Careful medical examination required.
- 5.—No annual dues or extra charges.
- 6.—No large salaries or expenses.
- 7.—Two hundred dollars advanced for funeral expenses when necessary.
- 8.—Benefits secured at actual cost.
- 9.—Members becoming totally disabled, may draw half of their claims, the balance being payable at death.
- 10.—Ladies accepted in this Association as well as men.

To show how well the Mutual Aid is being received by the public for whose benefit it has been established, we append the names of a few of those who have become members, among whom we find those whose presence there is a guarantee as to the merits of the Aid Association.

Rev H A Cooke, Ridgeway,
 Rev Alex McFaul, Caledon,
 R P Boucher, Physician, Peter-
 boro,
 Thos NewComb, miller, New-
 Comb's Mills,
 A R McDonald, physician,
 Brighton,
 Noah Sherk, broom maker,
 Ridgeway,
 J K Gorden, barrister, &c,
 Whitby,
 H A Craig, physician, Cobourg,
 J A Carswell, editor, Colborne,
 A McLeod, grain merchant,
 Cobourg,
 J C Gilchrist, Post Master,
 Woodville,
 J Reynolds, merchant, Beaver-
 ton,
 J Urry, boiler maker, Barrie,
 W C Macey, builder, Barrie,
 J E Galbraith, physician, Whitby
 E H Hilborn, retired farmer,
 Uxbridge,
 Thos May, builder, Oshawa,
 J McBrien, school inspector,
 Myrtle,

Isaac Powell, farmer, Schom-
 berg
 Wm Rennie, Esq, wholesale
 seedsman, Toronto,
 S W Hill, P M Dom Grange,
 Ridgeville,
 Mrs S W Hill, Ridgeville,
 Rev J Wass, M Minister,
 Downsview,
 A M Wible, farmer, Ruthven,
 Levi Beemer, ins agt. Toronto,
 J O Emmett, physician, Fonthill
 Sam'l A Nelles, farmer, Grimsby
 A H Watson, publisher, Meaford
 D Johnson, stone mason, Thorn-
 hill,
 S C Brown, farmer, Whitby,
 A E Fyfe, physician, Brighton
 Jas Ward, civil serv clerk, Barrie
 Saml Saunders, farmer, Pinker-
 ton,
 C Samey editor Whitby Gazette
 Whitby,
 Thos Riddle, farmer, Wood-
 bridge,
 T A Walker, farmer, Ancaster,
 W F A Boys, barrister, &c, Barrie
 O R Scriver, farmer, Brighton.

- Wm Petley, of Petley & Co, Toronto,
 J G Hall, book-keeper with Petley & Co., Toronto,
 Levi VanCamp, farmer, Bowmanville,
 E R Hutt, Student, Fenwick,
 A Gifford, sec. Prov. Grange, Meaford,
 Wm Clark, farmer, Caledon,
 Ira Argue, farmer, Woodville,
 David Reid, farmer, Goldsmith,
 J F Brasford, prop steam tannery, Ridgeville,
 Mrs H A Brasford, wife of J F Brasford, Ridgeville,
 W N Harris, Manager Grange Wholesale Sup Co, Toronto
 Chas Stark, wholesale jeweler, Toronto,
 J s Dilworth, druggist, Toronto,
 Thos Bell, farmer, Sligo,
 Andrew Shore, farmer, Thornbury,
 Wm Bell, farmer, Caledon,
 H B Hunt, acc't with Grange Wholesale Sup Co, Toronto
 W R Burrage, gen ag't, Toronto
 A J Hughes, memb'r Ex Com Prov Grange, Sharon,
 Wm Gibson, farmer, Meaford,
 Jonathan Carpenter, fruit grower Grimsby,
 C T Lane, clothier, Warkworth,
 F C Willson, cor cl'k, Welland,
 H R Corson, editor Mukham Economist, Markham,
 Martin Baker, farmer, Stevensville.
 James Moore, farmer, Hastings.
 A F Stevenson, publisher, Aurora
 S H Lundy, pub. Aurora Banner, Aurora.
 B A Mollins, farmer, Burgessville
 E A Dickout, farmer, Ridgeway.
 W P Page, editor Canadian Farmer, Toronto.
 W H Orvis, farmer, Whitby.
 E Morris, sr partner Fonthill Nurseries, Fonthill.
 J N Reid, physician, Thornhill.
 Jesse Trull, farmer, Oshawa.
 R H Wilson, carriage painter, Newton Brook.
- Andrew Orvis, farmer, Whitby.
 G W Wood, physician, Delhi.
 N B Colcock, publish'r Canadian Farmer & Welland Telegraph.
 James Brown, editor, Welland.
 J P Bull, treas. Dom. Grange, Downsview.
 John Taylor, farmer, St. Helens
 H. D. Lundy, publisher, Aurora.
 John S Thomson, farmer, Brantford.
 Geo H Watson, Barrister, etc., Toronto.
 P Higgins, shoe dealer, Toronto.
 R E Dodson, farmer, Trudell.
 Peter Storm farmer, Ridgeway.
 D Johnston, stone mason, Thornhill.
 Thos B Curl w, farmer, Warkworth.
 Ralph Disher, farmer, Ridgeway
 J Forsyth, chief clerk post office, Barrie.
 Mary Forsyth, wife of J Forsyth, Barrie.
 A E Mortimer, carriage-trimmer Markham.
 J A Sweet, cabinet-maker, Oshawa.
 Rev H C Ross, Cherrywood
 Thos Montgomery, shoemaker, Bradford
 H Davidson, farmer, Peterboro.
 G F Moore, gen agent, Aurora.
 Geo. Beekie, farmer, Thornbury.
 Samuel Beall, farmer, Brooklin.
 Martha J. Nickerson, Simcoe.
 Isaac Wigle, farmer, Ruthven.
 Andrew Fullmer, farmer, Ruthven.
 Thos Hill, farmer, Ridgeway.
 Alex Davidson, agent, Cheltenham.
 A Sutherland, stone-cutter, Belfountain.
 Robt Green, farmer, Attercliffe Station.
 Mrs M J Maybee, Warkworth.
 R B Watson, teacher, Bowmanville.
 John Field, farmer, Duffins Creek.
 Mrs D Zavitz, Ridgeway.
 A H Wheeler, farmer, Meaford.

H J Beam, farmer, Black Creek
 Andrew Shier, farmer, Canning-
 ton.
 Agnes Moore, Westwood.
 H T Moore, farmer, Westwood,
 Mary A Cochran, Whitby.
 Erastus Smith, farmer, Lindsay.
 J Humphries, farm'r, Westwood
 Mrs A D Humphries, Wes' wood.
 Maria Shier, Cannington.
 Sarah J Wood, Delhi.
 Emily L Pattison, Ridgeway.
 Adam Abbott, Merchant, Hazle-
 dean, Ont.
 Jno Kempt, Farmer. Hazledean
 Ont.

Julia E. Pettit, Grimsby.
 Thos Davidson, farmer, Chelten-
 ham.
 G F Van Wyck, blacksmith, Mea-
 ford.
 Cassey Trull, farmer, Bowman-
 ville.
 R E McKenzie, physician, Aurora
 Thos Montgomery, shoemaker,
 Bradford.
 Rev R J Elliott, Canada Metho-
 dist Minister, Ridgeway.
 Jas Butler, Farmer, Hazledean
 Ont.
 Albert Bradley, Blacksmith,
 Hazledean, Ont.

Provide for the weak under your charge.

**Fire, Misfortune and Accident may sweep away our pro-
 perty and compel us to leave a helpless family at death. But
 a Certificate of Membership in the Canadian Mutual Aid
 Association provides for our families against all emergen-
 cies.**

Presented by

Solicitor for applications at

