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L'Union

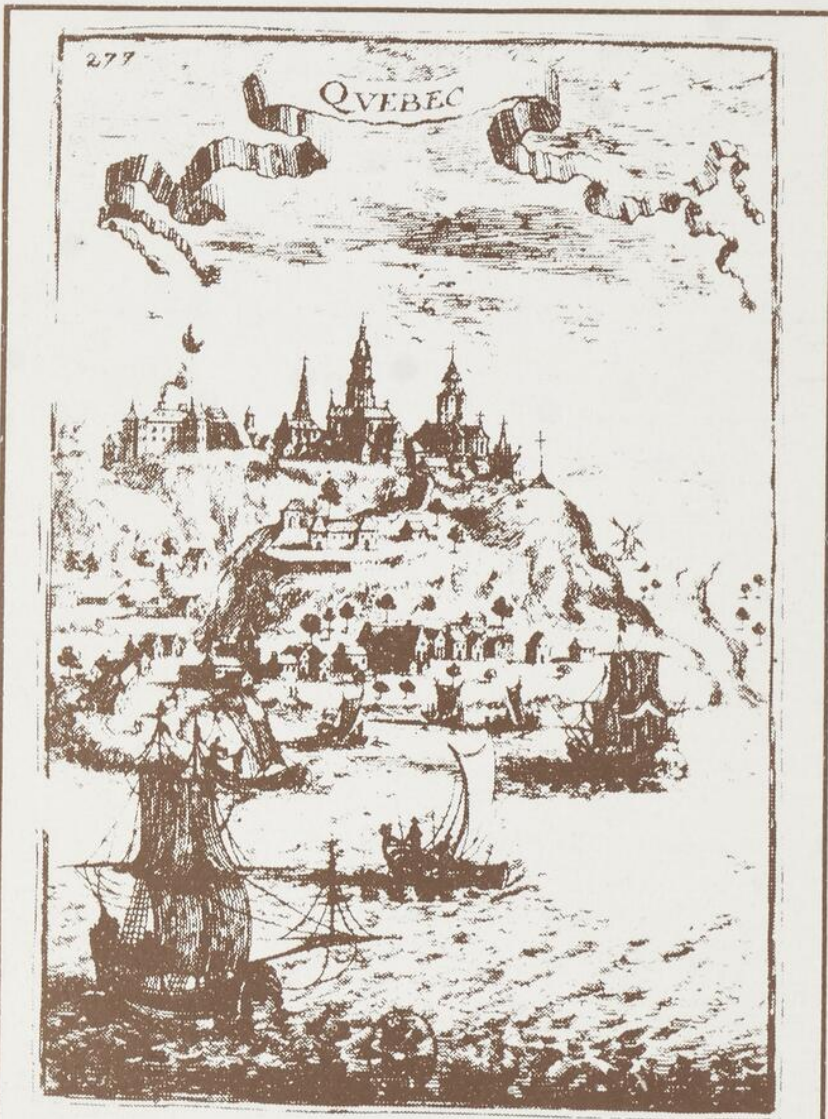
Saint-Jean-Baptiste
d'Amérique

COLLECTION
FRANCO-AMERICANA
GABRIEL NADEAU



A FRATERNAL SOCIETY
FOR AMERICANS OF
FRENCH DESCENT

1944



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L'UNION
SAINT-JEAN-BAPTISTE
D'AMÉRIQUE



A FRATERNAL SOCIETY FOR
AMERICANS OF FRENCH
DESCENT

•
HOME OFFICE
WOONSOCKET, RHODE ISLAND

•
1944

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L'Union Saint-Jean-Baptiste d'Amérique

L'Union Saint-Jean-Baptiste d'Amérique is a mutual benefit Society operating under the authority of a charter granted by the State of Rhode Island on May 7, 1900. Its purpose is to bring together as members of one great fraternity all Americans of French descent residing in the United States, and to promote their collective and individual welfare.

After forty-three years of widespread benevolence, more than 63,000 members share at present in its exclusive advantages. They stand united for their mutual protection against financial distress resulting from death or sickness and also for the promotion and guidance of their social advancement.

As early as 1848, American descendants of French pioneers ventured forth into the boundless field of fraternalism. They broke ground, sowed the seed of good will, and reaped rich new—if costly—experience. Local Saint-Jean-Baptiste societies were formed in every large French-speaking community. After operating independently for many years, these societies decided to unite for the sake of greater strength and consequent security and permanence. The large democratic body thus brought into being was named: L'Union Saint-Jean-Baptiste d'Amérique.

Many new groups were subsequently organized and accepted as additional Councils in the Society, so that today it would be hard to find a single Franco-American group anywhere in New England, New York, Illinois or Michigan without at least one Council of L'Union Saint-Jean-Baptiste d'Amérique actively at its service.

Founded upon sound insurance principles, L'Union Saint-Jean-Baptiste d'Amérique was soon to rise to a predominant position among American fraternal societies and to give an honorable account of itself in the economic and social life of the Country.

Since its organization, it has paid to its members and to their beneficiaries more than \$9,600,000. Its assets, reaching \$8,250,000 in 1944 with a surplus of \$1,800,000 over and above the reserve required by law, foreshadow continued growth and immense fruitfulness. The members of L'Union Saint-Jean-Baptiste d'Amérique point with pride to the fact that the financial soundness of their institution has invariably been given highest rating by the most competent authorities in the matter.

The Society, mindful of the broad purpose of fraternalism, does not restrict its activities to insurance. On the contrary, benevolence in all possible forms remains its primary motive. By means of a Juvenile Insurance Fund, youthful members, while enjoying protection, are taught the fundamentals of mutualism. Likewise, the ideal of brotherhood is put in practice in behalf of aged members overtaken by misfortune.

Higher education has always been among the main interests of L'Union Saint-Jean-Baptiste d'Amérique. In order that they may fully improve their usefulness to the community and that their success may eventually serve as an inspiration to future generations, well gifted young men chosen on their merits study in colleges and universities on scholarships and other forms of assistance granted by the Society.

L'Union Saint-Jean-Baptiste d'Amérique is a Catholic Society, dedicated to the observance of Christ's Law of brotherly love. It has accordingly been granted the endorsement of the Holy Father and of the Hierarchy.

L'Union Saint-Jean-Baptiste d'Amérique has always been noted for its patriotism. As an expression of its unqualified loyalty to the Flag, it strives to perpetuate the heritage of French and Catholic traditions among its members in order that they may be better Americans. It fosters the study and the use of the French language as an element of personal

culture, as an aid to active brotherhood and as a constant reminder of the civic duties consistent with a glorious past in American history.

As a National Society, L'Union Saint-Jean-Baptiste d'Amérique takes part in all deserving major movements. It has eagerly accepted to do its share for the achievement of victory during the present world war. It is active in the National Fraternal Congress and in numerous other important organizations.

Abundant in good deeds in the past, L'Union Saint-Jean-Baptiste d'Amérique gives the full measure of its usefulness in this war emergency. While its investments are directed toward the National war effort, its teaching of the tenets of human brotherhood becomes an increasingly valuable factor in upholding the morale of the population.

Enthusiastically conscious of the nobility of its mission, L'Union Saint-Jean-Baptiste d'Amérique forever seeks to broaden its field of service through the uninterrupted increase of its financial, moral and human capital.

Plans of Insurance

L'Union Saint-Jean-Baptiste d'Amérique is authorized to issue insurance certificates, in amounts ranging from \$500 to \$10,000 to applicants not less than sixteen years and not more than sixty years of age. These certificates are available under four different plans of insurance:

First plan—Whole life.

Under this plan of insurance, the member pays monthly assessments until his death.

Second plan—Whole life with cessation of the payment of assessments after 20 years.

Under this plan, the insurance is payable only at the death of the member, but at the end of twenty years, or sooner at the death of the member, the payment of his monthly assessments ceases. At the end of 20 years, the insurance certificate is paid-up and the member, having nothing more to pay, becomes a non-active member. However, he may remain an active member by continuing to pay his contributions to the General Fund of the Society and to the management fund of his Council.

Third plan—Endowment payable after 20 years.

Under this plan of insurance, the Society pays to the beneficiary of the member the total amount of the insurance certificate, if the member dies prior to the maturity of his endowment insurance. If the member outlives the maturity of his endowment insurance, that is, after holding membership for 20 years, the Society pays him the amount of his insurance certificate and he then ceases to be a member of the Society. The member pays his monthly assessments and contributions until the maturity of his certificate or until his death, whichever happens first.

Fourth plan—Endowment payable at age 60.

Under this plan of insurance, the Society pays to the beneficiary of the member the total amount of the insurance certificate, if the member dies prior to

age 60. If the member lives to age 60, the Society pays him the full amount of his certificate and he then ceases to be a member of the Society.

Thus, L'Union Saint-Jean-Baptiste d'Amérique offers to its members the choice of several plans of insurance. These plans fully serve the needs and are within the reach of any one who desires some form or other of insurance protection.

Tables of rates for each of these four plans of insurance are given on pages 12 to 14. Anyone wishing additional information is welcome to apply to the Home Office.

All active members of the Society have the right, after their insurance certificate has been in force for three years, to demand a loan for the payment of their assessments and contributions for twelve months at least, provided the reserve on their insurance certificate be equal to or exceed the loan requested. They are also entitled to the benefits of paid-up certificates based upon the length of time their insurance certificate has been in force, the whole in conformity with the By-laws of the Society.

A member may hold more than one insurance certificate in the Society and under any of the plans authorized by the By-laws provided the total amount of all his certificates does not exceed \$10,000.

The Members

According to the By-laws of L'Union Saint-Jean-Baptiste d'Amérique, an applicant who desires to become a member of the Society shall be of French extraction, or recognized as such, and a practicing Roman Catholic.

Members of the Society are divided into two principal groups: active members and social members.

The active members are those who carry insurance in the Society and pay a monthly assessment.

To become an active member, one must:

1. be at least sixteen and not over sixty years of age;
2. be of sound mind and body;
3. not be afflicted with any chronic, incurable or hereditary disease;
4. have successfully passed the medical examination required by the By-laws.

Women are admitted into the Society under the same conditions as men; they have their own Councils and the management thereof.

The social members are those who carry no insurance in the Society but who are interested therein for patriotic and social reasons. Their admission is always subject to the approval of the Executive Committee. No medical examination is required of these members and they may be admitted at any time after attaining their sixteenth birthday. They have the right to vote only upon matters pertaining to the management of their Council. They vote at the annual election of officers, and are eligible to certain offices. They pay a monthly contribution of 20c to the General Fund besides the monthly contribution fixed by their Council for its management fund.

Social members are a valued asset to any Council as well as to the Society. The greater their number, the more good they can accomplish, not only by increasing the membership of the Society, but more particularly by adding, through their influence, to the success of its activities.

There are also non-active and honorary members of the Society, the privileges of whom are determined by the By-laws.

Admission to Membership

Application for active or social membership in L'Union Saint-Jean-Baptiste d'Amérique must be made in writing on a special form provided for this purpose. The applicant must be presented by an active or social member of the Society.

With respect to the admission of active members, one application form is provided for the two plans of whole life insurance and another for the two plans of endowment insurance. The applicant must fill out the form indicated for the plan of insurance he desires. He must state therein his place and date of birth and sign his name in full. Upon making his application, he must deposit an amount equal to two months' assessments and contributions. He must then pass the required medical examination before a duly authorized medical examiner of the Society. If this examination is approved by the Medical Reviser, the applicant must appear for initiation, and immediately thereupon, he becomes an active member of the Society.

The medical examiner's fees are paid by the Society when the applicant is initiated within three months following the date of the notice of his acceptance. However, if the applicant neglects to become initiated within the delay provided by the By-laws, the medical examiner's fees are deducted from the amount deposited as a guarantee of good faith at the time the applicant signed his application.

Social members are admitted into the Society in the same manner as active members, with this exception that no medical examination is required. As soon as the applicant has paid his contributions for the first two months and after approval of his application for membership by the Executive Committee, he must appear for initiation as required of active members.

The Rates

A fraternal society organized primarily for mutual assistance depends necessarily, to carry out its purposes, upon the assessments paid by its members. These assessments must be adequate and must be paid promptly. All assessment rates for insurance must be computed upon accurate figures and scientific principles so as to enable the Society to fulfill its promises and discharge its obligation to its members.

This vital fact did not escape the founders of L'Union Saint-Jean-Baptiste d'Amérique who, at its very beginning, adopted rates based upon the elementary rule of sound insurance, namely, that each member shall pay assessments which, invested at compound interest, shall, at the maturity of the benefit certificate, be equal to the total amount of the insurance stipulated therein. That the judgment of the first officers was wise is evidenced today by the prosperous financial condition of the Society.

Monthly Assessments

An active member pays monthly assessments to the Insurance Fund according to his age at the nearest birthday, at the time of his initiation, and according to the plan and the amount of insurance which he has applied for or been granted by the Society.

The tables of rates, on the following pages, show only the monthly assessments payable to the Insurance Fund at all ages, according to the amount of the insurance certificate desired.

In addition to the amount of his assessments for insurance, a member pays a monthly contribution of 20c to the General Fund of the Society and also a monthly contribution to the Council of which he is a member. Each Council determines the amount of this last monthly contribution which is, however, never less than 10c per month.

First plan—Whole life

Monthly rates for the amounts of insurance stipulated:

Age	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$10,000
16	.61	1.21	2.42	3.63	4.84	6.05	12.10
17	.62	1.23	2.46	3.69	4.92	6.15	12.30
18	.63	1.25	2.50	3.75	5.00	6.25	12.50
19	.64	1.27	2.54	3.81	5.08	6.35	12.70
20	.65	1.29	2.58	3.87	5.16	6.45	12.90
21	.66	1.32	2.64	3.96	5.28	6.60	13.20
22	.68	1.35	2.70	4.05	5.40	6.75	13.50
23	.69	1.38	2.76	4.14	5.52	6.90	13.80
24	.71	1.41	2.82	4.23	5.64	7.05	14.10
25	.72	1.44	2.88	4.32	5.76	7.20	14.40
26	.74	1.47	2.94	4.41	5.88	7.35	14.70
27	.76	1.51	3.02	4.53	6.04	7.55	15.10
28	.78	1.55	3.10	4.65	6.20	7.75	15.50
29	.80	1.60	3.20	4.80	6.40	8.00	16.00
30	.83	1.65	3.30	4.95	6.60	8.25	16.50
31	.85	1.70	3.40	5.10	6.80	8.50	17.00
32	.88	1.75	3.50	5.25	7.00	8.75	17.50
33	.90	1.80	3.60	5.40	7.20	9.00	18.00
34	.93	1.85	3.70	5.55	7.40	9.25	18.50
35	.96	1.91	3.82	5.73	7.64	9.55	19.10
36	.99	1.97	3.94	5.91	7.88	9.85	19.70
37	1.02	2.04	4.08	6.12	8.16	10.20	20.40
38	1.06	2.11	4.22	6.33	8.44	10.55	21.10
39	1.09	2.18	4.36	6.54	8.72	10.90	21.80
40	1.13	2.26	4.52	6.78	9.04	11.30	22.60
41	1.17	2.34	4.68	7.02	9.36	11.70	23.40
42	1.22	2.43	4.86	7.29	9.72	12.15	24.30
43	1.26	2.52	5.04	7.56	10.08	12.60	25.20
44	1.31	2.62	5.24	7.86	10.48	13.10	26.20
45	1.36	2.72	5.44	8.16	10.88	13.60	27.20
46	1.42	2.83	5.66	8.49	11.32	14.15	28.30
47	1.48	2.95	5.90	8.85	11.80	14.75	29.50
48	1.54	3.08	6.16	9.24	12.32	15.40	30.80
49	1.62	3.23	6.46	9.69	12.92	16.15	32.30
50	1.69	3.38	6.76	10.14	13.52	16.90	33.80
51	1.77	3.54	7.08	10.62	14.16	17.70	35.40
52	1.86	3.71	7.42	11.13	14.84	18.55	37.10
53	1.95	3.89	7.78	11.67	15.56	19.45	38.90
54	2.05	4.09	8.18	12.27	16.36	20.45	40.90
55	2.15	4.29	8.58	12.87	17.16	21.45	42.90
56	2.25	4.50	9.00	13.50	18.00	22.50	45.00
57	2.37	4.73	9.46	14.19	18.92	23.65	47.30
58	2.49	4.97	9.94	14.91	19.88	24.85	49.70
59	2.62	5.23	10.46	15.69	20.92	26.15	52.30
60	2.76	5.52	11.04	16.56	22.08	27.60	55.20

Second plan—Whole life with cessation of the payment of assessments after 20 years

Monthly rates for the amounts of insurance stipulated:

Age	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$10,000
16	1.03	2.05	4.10	6.15	8.20	10.25	20.50
17	1.04	2.08	4.16	6.24	8.32	10.40	20.80
18	1.06	2.11	4.22	6.33	8.44	10.55	21.10
19	1.07	2.14	4.28	6.42	8.56	10.70	21.40
20	1.09	2.17	4.34	6.51	8.68	10.85	21.70
21	1.10	2.20	4.40	6.60	8.80	11.00	22.00
22	1.12	2.23	4.46	6.69	8.92	11.15	22.30
23	1.14	2.27	4.54	6.81	9.08	11.35	22.70
24	1.16	2.31	4.62	6.93	9.24	11.55	23.10
25	1.18	2.35	4.70	7.05	9.40	11.75	23.50
26	1.20	2.39	4.78	7.17	9.56	11.95	23.90
27	1.22	2.43	4.86	7.29	9.72	12.15	24.30
28	1.24	2.47	4.94	7.41	9.88	12.35	24.70
29	1.26	2.51	5.02	7.53	10.04	12.55	25.10
30	1.28	2.56	5.12	7.68	10.24	12.80	25.60
31	1.31	2.61	5.22	7.83	10.44	13.05	26.10
32	1.33	2.66	5.32	7.98	10.64	13.30	26.60
33	1.36	2.71	5.42	8.13	10.84	13.55	27.10
34	1.38	2.76	5.52	8.28	11.04	13.80	27.60
35	1.41	2.82	5.64	8.46	11.28	14.10	28.20
36	1.44	2.88	5.76	8.64	11.52	14.40	28.80
37	1.47	2.94	5.88	8.82	11.76	14.70	29.40
38	1.50	3.00	6.00	9.00	12.00	15.00	30.00
39	1.54	3.07	6.14	9.21	12.28	15.35	30.70
40	1.57	3.14	6.28	9.42	12.56	15.70	31.40
41	1.61	3.21	6.42	9.63	12.84	16.05	32.10
42	1.65	3.29	6.58	9.87	13.16	16.45	32.90
43	1.69	3.37	6.74	10.11	13.48	16.85	33.70
44	1.73	3.46	6.92	10.38	13.84	17.30	34.60
45	1.78	3.55	7.10	10.65	14.20	17.75	35.50
46	1.83	3.65	7.30	10.95	14.60	18.25	36.50
47	1.88	3.76	7.52	11.28	15.04	18.80	37.60
48	1.94	3.87	7.74	11.61	15.48	19.35	38.70
49	1.99	3.98	7.96	11.94	15.92	19.90	39.80
50	2.05	4.10	8.20	12.30	16.40	20.50	41.00
51	2.12	4.23	8.46	12.69	16.92	21.15	42.30
52	2.19	4.37	8.74	13.11	17.48	21.85	43.70
53	2.26	4.52	9.04	13.56	18.08	22.60	45.20
54	2.34	4.68	9.36	14.04	18.72	23.40	46.80
55	2.43	4.86	9.72	14.58	19.44	24.30	48.60
56	2.53	5.05	10.10	15.15	20.20	25.25	50.50
57	2.63	5.25	10.50	15.75	21.00	26.25	52.50
58	2.74	5.47	10.94	16.41	21.88	27.35	54.70
59	2.86	5.71	11.42	17.13	22.84	28.55	57.10
60	2.98	5.96	11.92	17.88	23.84	29.80	59.60

Third plan—Endowment payable after 20 years

Monthly rates for the amounts of insurance stipulated:

Age	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$10,000
16	1.93	3.85	7.70	11.55	15.40	19.25	38.50
17	1.93	3.85	7.70	11.55	15.40	19.25	38.50
18	1.93	3.86	7.72	11.58	15.44	19.30	38.60
19	1.93	3.86	7.72	11.58	15.44	19.30	38.60
20	1.94	3.87	7.74	11.61	15.48	19.35	38.70
21	1.94	3.87	7.74	11.61	15.48	19.35	38.70
22	1.94	3.88	7.76	11.64	15.52	19.40	38.80
23	1.94	3.88	7.76	11.64	15.52	19.40	38.80
24	1.95	3.89	7.78	11.67	15.56	19.45	38.90
25	1.95	3.89	7.78	11.67	15.56	19.45	38.90
26	1.95	3.90	7.80	11.70	15.60	19.50	39.00
27	1.95	3.90	7.80	11.70	15.60	19.50	39.00
28	1.96	3.91	7.82	11.73	15.64	19.55	39.10
29	1.96	3.92	7.84	11.76	15.68	19.60	39.20
30	1.97	3.93	7.86	11.79	15.72	19.65	39.30
31	1.97	3.94	7.88	11.82	15.76	19.70	39.40
32	1.98	3.96	7.92	11.88	15.84	19.80	39.60
33	1.99	3.97	7.94	11.91	15.88	19.85	39.70
34	1.99	3.98	7.96	11.94	15.92	19.90	39.80
35	2.00	4.00	8.00	12.00	16.00	20.00	40.00
36	2.01	4.01	8.02	12.03	16.04	20.05	40.10
37	2.02	4.03	8.06	12.09	16.12	20.15	40.30
38	2.03	4.05	8.10	12.15	16.20	20.25	40.50
39	2.04	4.07	8.14	12.21	16.28	20.35	40.70
40	2.05	4.10	8.20	12.30	16.40	20.50	41.00
41	2.06	4.12	8.24	12.36	16.48	20.60	41.20
42	2.08	4.15	8.30	12.45	16.60	20.75	41.50
43	2.10	4.19	8.38	12.57	16.76	20.95	41.90
44	2.12	4.23	8.46	12.69	16.92	21.15	42.30
45	2.14	4.28	8.56	12.84	17.12	21.40	42.80
46	2.17	4.33	8.66	12.99	17.32	21.65	43.30
47	2.20	4.39	8.78	13.17	17.56	21.95	43.90
48	2.23	4.46	8.92	13.38	17.84	22.30	44.60
49	2.27	4.53	9.06	13.59	18.12	22.65	45.30
50	2.31	4.61	9.22	13.83	18.44	23.05	46.10
51	2.35	4.70	9.40	14.10	18.80	23.50	47.00
52	2.40	4.80	9.60	14.40	19.20	24.00	48.00
53	2.46	4.92	9.84	14.76	19.68	24.60	49.20
54	2.53	5.05	10.10	15.15	20.20	25.25	50.50
55	2.60	5.19	10.38	15.57	20.76	25.95	51.90
56	2.67	5.34	10.68	16.02	21.36	26.70	53.40
57	2.76	5.51	11.02	16.53	22.04	27.55	55.10
58	2.85	5.69	11.38	17.07	22.76	28.45	56.90
59	2.95	5.89	11.78	17.67	23.56	29.45	58.90
60	3.06	6.12	12.24	18.36	24.48	30.60	61.20

Fourth plan—Endowment payable at age 60

Monthly rates for the amounts of insurance stipulated:

Age	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$10,000
16	.86	1.71	3.42	5.13	6.84	8.55	17.10
17	.87	1.73	3.46	5.19	6.92	8.65	17.30
18	.88	1.75	3.50	5.25	7.00	8.75	17.50
19	.89	1.78	3.56	5.34	7.12	8.90	17.80
20	.91	1.81	3.62	5.43	7.24	9.05	18.10
21	.93	1.85	3.70	5.55	7.40	9.25	18.50
22	.95	1.89	3.78	5.67	7.56	9.45	18.90
23	.97	1.94	3.88	5.82	7.76	9.70	19.40
24	1.00	2.00	4.00	6.00	8.00	10.00	20.00
25	1.03	2.06	4.12	6.18	8.24	10.30	20.60
26	1.07	2.13	4.26	6.39	8.52	10.65	21.30
27	1.11	2.21	4.42	6.63	8.84	11.05	22.10
28	1.15	2.30	4.60	6.90	9.20	11.50	23.00
29	1.20	2.40	4.80	7.20	9.60	12.00	24.00
30	1.25	2.50	5.00	7.50	10.00	12.50	25.00
31	1.31	2.61	5.22	7.83	10.44	13.05	26.10
32	1.36	2.72	5.44	8.16	10.88	13.60	27.20
33	1.42	2.84	5.68	8.52	11.36	14.20	28.40
34	1.49	2.97	5.94	8.91	11.88	14.85	29.70
35	1.56	3.12	6.24	9.36	12.48	15.60	31.20
36	1.64	3.28	6.56	9.84	13.12	16.40	32.80
37	1.73	3.46	6.92	10.38	13.84	17.30	34.60
38	1.83	3.65	7.30	10.95	14.60	18.25	36.50
39	1.93	3.86	7.72	11.58	15.44	19.30	38.60
40	2.05	4.10	8.20	12.30	16.40	20.50	41.00
41	2.18	4.36	8.72	13.08	17.44	21.80	43.60
42	2.33	4.65	9.30	13.95	18.60	23.25	46.50
43	2.49	4.98	9.96	14.94	19.92	24.90	49.80
44	2.68	5.35	10.70	16.05	21.40	26.75	53.50
45	2.89	5.78	11.56	17.34	23.12	28.90	57.80
46	3.14	6.27	12.54	18.81	25.08	31.35	62.70
47	3.42	6.84	13.68	20.52	27.36	34.20	68.40
48	3.76	7.52	15.04	22.56	30.08	37.60	75.20
49	4.17	8.34	16.68	25.02	33.36	41.70	83.40
50	4.71	9.41	18.82	28.23	37.64	47.05	94.10

Juvenile Insurance

L'Union Saint-Jean-Baptiste d'Amérique maintains a Juvenile Insurance Fund.

Male and female children of French extraction or recognized as such may be enrolled in this Fund from birth until they have attained their sixteenth birthday. The procedure for enrolment in the Juvenile Fund is quite simple. A member of the Society, related to the child by blood, by marriage or legal adoption, must sign the application for membership on the regular form furnished by the Society; this relative must himself be an active or social member of the Society. However, in those States in which the laws do not require the application for enrolment to be signed by a relative of the child, it may be signed by a person who is neither a relative of the child, nor a member of the Society. An enrolment fee of 50c, that is, an amount equal to two monthly assessments, must be paid at the time of the application. The child is then made to pass the medical inspection before a duly authorized medical examiner of the Society; the form for this purpose is found on the reverse side of the application for membership. When these requirements have been complied with and the medical inspection is approved, the child is enrolled in the Juvenile Fund upon notice given to that effect by the Home Office.

The monthly assessment is 25c at all ages.

The benefits paid at the death of a child enrolled in the Juvenile Fund vary up to the sum of \$500, according to the age of the child at his death. A schedule of Juvenile Insurance benefits will be found on the next page.

At the age of sixteen years, and before attaining the age of seventeen, a child enrolled in the Juvenile Fund may ask for his transfer to the Adult Insurance

Fund without expense or medical examination. The Society shall then issue in his favor an insurance certificate for the amount of \$500, under any one of the plans of insurance then in force which he may choose. The monthly assessments to be paid thereafter are based on the schedule of rates, according to the age of the child at the nearest birthday, for the plan of insurance chosen. If the child desires a certificate for a larger amount, a medical examination is required.

Every child who obtains his transfer to the Adult Insurance Fund receives a credit of 73 or 74 cents for every six months' period of his membership in the Juvenile Insurance Fund. This credit is applied to the payment of his insurance assessments and contributions to the General Fund.

SCHEDULE OF JUVENILE INSURANCE BENEFITS

Death benefits, payable according to the age of the child, next birthday, and to the length of his membership at the date of his death, are indicated in the following table:

Attained ages at next birthday																	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Sums payable if certificate has been in force for																	
Less than 6 months—																	
\$ 8	10	13	16	20	28	37	47	57	70	85	100	115	130	150	170	190	—
Less than one year—																	
\$15	20	25	30	35	45	60	80	100	120	140	170	200	230	260	285	310	—
One year and over—																	
\$25	34	40	48	58	80	110	140	170	210	250	300	350	400	450	500	500	500

The death benefit allowed for age eighteen (18) shall be to cover the case of a child who dies after his seventeenth birthday, but before the end of the month during which he attained said age.

S i x t e e n

The Sick Benefit Fund

L'Union Saint-Jean-Baptiste d'Amérique maintains also a special fund called the Sick Benefit Fund, the purpose of which is to provide benefits in case of illness or accident for active members who are enrolled in this Fund and have complied with the By-laws.

Any active member at least sixteen years and not over fifty years of age may be enrolled in the Sick Benefit Fund. He must pass the medical examination required for insurance.

The Society pays to its sick members enrolled in the Sick Benefit Fund a weekly indemnity of \$5.00, \$7.50 or \$10.00 during thirteen weeks for every twelve months, up to a total amount of \$350, \$525 and \$700 respectively.

No member shall be entitled to receive any indemnity from this Fund unless he has been enrolled for a period of at least six months, the enrolment being reckoned from the first day of the month in which the member was enrolled. The indemnity is paid only beginning with the second week after the onset of the disability. It should be remembered however that, for the payment of the indemnity, the period of illness or incapacity is deemed to begin from the date certified by the attending physician.

For a weekly indemnity of \$5.00 or \$7.50, a member must carry insurance in the Society for an amount of not less than \$500 and not have reached his fiftieth birthday. For a weekly indemnity of \$10.00, the member must hold an insurance certificate of not less than \$1000 and not have reached his forty-fifth birthday.

Women are not allowed to enroll for a weekly indemnity of more than \$5.00. Moreover, no indemnity is paid for any illness resulting from diseases or physical disturbances peculiar to women.

The monthly contribution to the Sick Benefit Fund is based on the age of the member at nearest birthday, at the date of his enrolment in the Fund. The schedule of rates for each weekly indemnity is given in the following table:

The Sick Benefit Fund

(Monthly rates)

Age of enrolment	MEN				WOMEN
	\$5.00 per week	\$7.50 per week	\$10.00 per week	\$12.50 per week	\$5.00 per week
From 16 to 22 years of age, inclusively	\$.42	\$.70	\$1.15	\$1.65	\$.47
From 23 to 32 years of age, inclusively	.47	.80	1.30	1.85	.52
From 33 to 38 years of age, inclusively	.52	.90	1.45	2.00	.57
From 39 to 42 years of age, inclusively	.57	1.00	1.65	2.20	.62
From 43 to 45 years of age, inclusively	.62	1.15	1.85	2.45	.67
From 46 to 48 years of age, inclusively	.72	1.3077
From 49 to 50 years of age, inclusively	.82	1.5087

Other Benevolent Activities

Wherever a subordinate Council is located, the beneficial influence of the Society is immediately felt and its economic value to the community highly appreciated. Its members have at all times shown the true spirit of fraternity and the inspiration so essential in solving the difficult problem of bringing together and keeping united the various elements of organized groups. In fact, the motto of the Society, "In Union There Is Strength," has been the secret of its success, and therefrom has emerged a feeling of close fellowship to which must be attributed the wonderful results so rapidly obtained.

Furthermore, L'Union Saint-Jean-Baptiste d'Amérique has not limited the scope of its activities to assisting its members in times of illness and protecting their families after death. It has gradually and continually endeavored to find other and wider fields of human activity, always seeking the betterment of its members. To this end, various benevolent and educational activities have been organized.

As Faith is the most precious of all treasures, religion holds first place in the hearts of the members of L'Union Saint-Jean-Baptiste d'Amérique. The Society has accordingly adopted an attitude of filial respect and obedience toward the Catholic Hierarchy, and in all matters pertaining to faith, morals and religious discipline, it seeks the guidance of spiritual directors appointed by the bishops. Its activities are always planned in harmony with the doctrine of the Church. The Society has given proof of its willingness to serve as an auxiliary to the clergy, not only through the practice of Christian charity but also by means of various activities in support of parish work.

The French language, as an expression of the very soul of the racial entity, is given the full attention of L'Union Saint-Jean-Baptiste d'Amérique. It is

the language used in its meetings, activities and functions. The Society recommends the use of French in friendly gatherings. It consequently supports by every means at its command the teaching of French in parochial schools, in academies and in colleges. The Society lends its support to American newspapers published in the French language, as well as to literary and historical works and to all deserving movements in favor of the conservation and progress of the French language in North America.

Ancestral customs, handed down from generation to generation in America for more than two centuries, are kept alive in L'Union Saint-Jean-Baptiste d'Amérique. Ageless French folk songs and hymns have been published in book form. Traditional thrift is a lesson which the Society recalls each month to all its members. The distinctive characteristics of the French race—truthfulness, neighborliness, craftsmanship, helpfulness, respect for authority, a deep sense of justice—are embodied in the Society, together with the enterprising and systematic productiveness which the Franco-Americans have derived from their contact with other races in the American nation.

In its varied activities, L'Union Saint-Jean-Baptiste d'Amérique, truly a democratic institution, acts in accordance with the desires of its members, in the pursuance of its benevolent mission.

The Scholarship Fund

This fund was established in 1915 to provide a greater number of Franco-American young men with a sound education and, thereby, to maintain a high intellectual standard within the racial group.

The Scholarship Fund is maintained by twenty per cent of all the special contributions paid by the active members of the Society. This sum is apportioned to the States in which the Society does business and is divided into scholarships equal, in each case, to six tenths of the total cost of board and tuition in the various institutions of learning where the holders of these scholarships are sent.

The scholarships are awarded through competitive examinations, opened to male students, active members of the Society or enrolled in its Juvenile Fund and who have been in good standing for a period of at least one year, at the time of the examination.

To this Scholarship Fund has been added an auxiliary fund known as "The Fund for special protégés". The purpose of this auxiliary Fund, established in 1921, is to help students who are already advanced in their studies but find themselves unable to continue for lack of funds. It is supported by gifts from friends of education, by donations from the Councils of the Society and also by ten per cent of the special contributions paid by active members.

The many students who have benefited from the Scholarship Fund or who have received assistance from the Special Fund now form an important group. By means of these two Funds, the Society has helped in providing nearly 400 young men with a good education and is, at present, assisting about sixty young students. Since their foundation, the Scholarship Fund and the Fund for special protégés have provided more than \$210,000 for educational purposes.

The Aged Members' Fund

L'Union Saint-Jean-Baptiste d'Amérique maintains a Fund for the purpose of helping its active members who have reached their sixty-fifth birthday and find themselves in need or without means of support.

Undoubtedly, this charitable work must appeal to the heart of all Franco-Americans, as it tends to relieve misery, distress and sorrow. It surely is an expression of gratitude to a great many of our older members who were the real founders of the Society and who labored so faithfully for its success in the early days. It is also the discharge of a real fraternal duty towards members in unfortunate circumstances.

Again this philanthropic activity has served to offset many acts of ingratitude by ministering to aged members suffering from the neglect of their own children, their relatives and friends. During the few years of its existence, this Fund has brought contentment and relief to more than nine hundred aged members who were without resources or material support. At the present time, more than one hundred and fifty members, burdened with years and physically disabled, are spending the remaining days of their life in comparative ease and happiness under the protection of this Fund.

The maintenance of the Fund is assured by seventy per cent of all the special contributions paid by active members. Since its inception, the Aged Members' Fund has paid over \$630,000 for pensions and assistance.

However, it should well be remembered that old age alone is not sufficient to entitle anyone to receive aid from this Fund. Its generosity is limited to those who are really destitute and deprived of actual means of support, or who are threatened with immediate hardship if left without relief. Only members really in great need should ask for assistance. The Society shall always endeavor to treat each case fairly and as generously as circumstances permit.

Cultural Relations

L'Union Saint-Jean-Baptiste d'Amérique, recognizing the value of French culture as a contribution to the social wealth of the American nation, always seeks to impress upon the minds of its members the importance of perpetuating the traditions handed down by their French forbears. By lending support to the advancement of Franco-Americans in intellectual, professional and social fields, it endeavors to increase their usefulness to the community.

In order to help maintain and develop the moral values represented by French refinement, the Society has kept on very cordial terms with French Canada, deriving from this happy relationship the advantages of mutual support in the furtherance of similar purposes. General directors of the Society have often been invited to address Canadian audiences. Likewise, some of the most eminent representatives of the episcopate, of the clergy as well as of the lay population of the Province of Quebec have frequently been the guests of the Society. L'Union Saint-Jean-Baptiste d'Amérique is always foremost in the promotion of Canadian-American conventions and committees in the interest of the French language and culture in North America.

The willingness of modern France to cooperate culturally with Americans whose French ancestry is centuries distant, has almost invariably been expressed through L'Union Saint-Jean-Baptiste d'Amérique. Ambassadors have been the guests of the Society upon many occasions, authors, professors, artists, scientists, clergymen of France have paid official visits to various Franco-American groups, and made lecture tours under its auspices.

L'Union Saint-Jean-Baptiste d'Amérique is looked upon as representative of the entire Franco-American element by the many racial groups in the United States.

Franco-American Songs

It has been said that, as long as Franco-Americans will continue to sing in French, the language of their ancestors, will be safely kept. Consequently, there is little reason to wonder why L'Union Saint-Jean-Baptiste d'Amérique has devoted so much time and effort to the propagation of old Canadian and French songs.

Several years ago, it prepared a compilation of numerous old folk songs. This compilation was arranged and published in song books of neat appearance and handy size.

To date, twelve volumes have been published. They have been received with enthusiasm, and already more than 150,000 copies have been distributed. They help to perpetuate in Franco-American homes the memories of the past, the glory of the ancestors, the unblemished origins of the race, the incomparable quality of the French language.

L'Union Saint-Jean-Baptiste d'Amérique has also published a book of old French-Canadian hymns which would have been forgotten if with timely foresight the Society had not assured their preservation for future generations.

All these volumes are on sale at the Home Office, practically at cost price.

The Official Organ "L'Union"

"L'Union" is the official organ of the Society. It is published monthly for distribution to all members of the organization.

Each month, its pages offer interesting reading matter in the French language, numerous articles on vital questions of social and religious interest, a review of the Society's activities, a summary of Franco-American events and news concerning the members and the Councils.

Twenty-four

All official notices, documents and information concerning the Society are communicated to the members through its columns by the executive officers.

This official organ has a circulation of 46,000 copies which are mailed to active members of the Society. It becomes thereby a powerful factor of fraternal propaganda and is quite helpful in stimulating civic interest.

The Library

There is to be found in the library of the Society more than 5,000 books, pamphlets, manuscripts and documents of all sorts. Most of these volumes and documents are of great research value and relate to the history of the first French and Canadian-French colonists in America, and also to the early Catholic settlements in the United States.

Also comprised in the collection are a number of very rare and precious works dealing with the French in the American Revolution, and with French Canada.

A great part of this library constitutes the life work of Major Edmond Mallet. At his death, in 1907, the collection was bought through the generosity of Councils and members of L'Union Saint-Jean-Baptiste d'Amérique.

Its resources have frequently been used by writers when in search of historical material, and upon publication of their work credit has been given by the authors to this unusual library and to L'Union Saint-Jean-Baptiste d'Amérique.

Hundreds of volumes are added to the collection each year. The governments of France and the Province of Quebec have been particularly generous contributors.

The collection is recognized as one of the most valuable of its type in the United States.

The Home Office of the Society

Since 1927 L'Union Saint-Jean-Baptiste d'Amérique has its Home Office in a splendid building of its own. Erected in the business center of Woonsocket, R. I., this modern structure, as an architectural monument, is rightfully a source of pride to all members of the Society.

An advanced mechanical accounting system is employed for rapid and dependable service to the members. The offices were completely modernized and refurnished in 1938 and 1939, and since then they have frequently been pointed out as models of scientific lay-out.

Conclusion

Financial and social activities efficiently maintained with such good results point to the great good to be accomplished by Franco-Americans through the medium of their National Society.

In fact, L'Union Saint-Jean-Baptiste d'Amérique is capable of ever greater beneficial productiveness. The larger its membership, the broader the scope of the society and the more abundant its good works.

Briefly, L'Union Saint-Jean-Baptiste d'Amérique is a credit to the Americans of French descent, to their fraternal virtues and practical sense.

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Dr. Louis J. Thibault, Waterbury, Conn.

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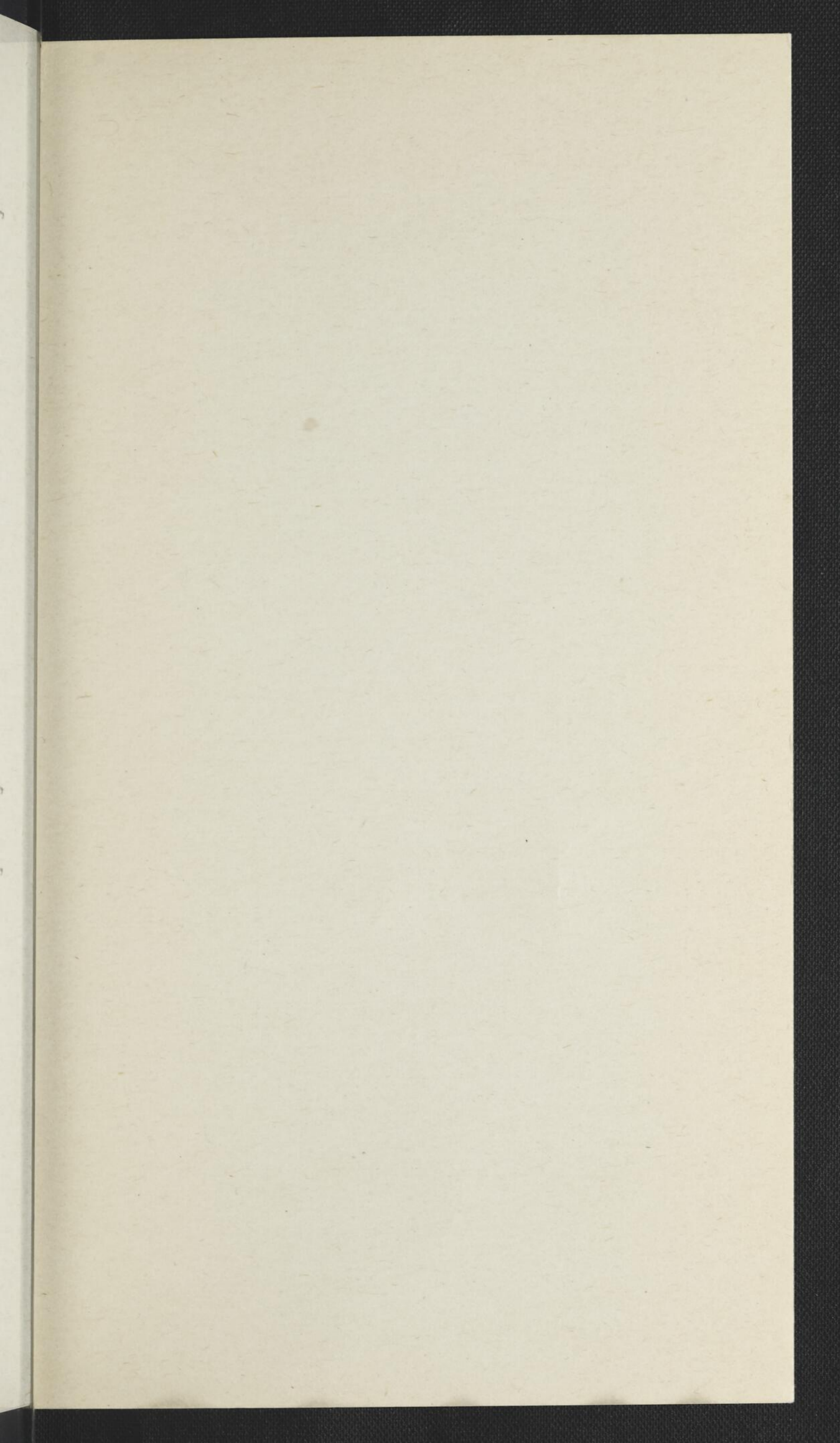
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