

L'Union
Saint-Jean-Baptiste
d'Amérique



A FRATERNAL SOCIETY
FOR AMERICANS OF
FRENCH DESCENT

SA

L'UNION
SAINT-JEAN-BAPTISTE
D'AMÉRIQUE



A FRATERNAL SOCIETY FOR
AMERICANS OF FRENCH
DESCENT

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HOME OFFICE
WOONSOCKET, RHODE ISLAND

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1939

GENERAL BOARD, 1937-1941

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THE SOCIETY



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. The purpose of its founders was to bring together as members of one great fraternity all Americans of French descent residing in the United States.

L'Union Saint-Jean-Baptiste d'Amérique began its activities in a humble way. From the very outset and during the following years, difficulties of many kinds were encountered, but gradually overcome. Its progress was slow but constant. With its membership increasing, its interest and participation in civic matters growing daily, and its resources accumulating fast, its prestige, influence and power soon became a by-word even beyond the political boundaries of this country.

During the thirty-nine years of its existence, L'Union Saint-Jean-Baptiste d'Amérique has placed itself in the front ranks of fraternal societies in this country. It is classed among the best in the field of fraternalism. More than fifty-six thousand Americans of French descent are now members of the Society.

Financially speaking, L'Union Saint-Jean-Baptiste d'Amérique has made wonderful progress. Its assets today amount to more than \$6,500,000. Since its organization, the Society has paid to its members or to their beneficiaries over \$7,700,000. Its surplus, over and above the reserves required by law, exceeds \$1,588,000. These figures clearly indicate the financial soundness of the Society.

L'Union Saint-Jean-Baptiste d'Amérique is a Catholic Society. It accordingly points with pride to the endorsement which, as a Catholic lay organization, it holds from the Holy Father, the Apostolic

Delegate at Washington, a great many bishops and from virtually the entire body of the Franco-American clergy.

All members of L'Union Saint-Jean-Baptiste d'Amérique are recruited from citizens of French extraction residing in the United States. One of the objects of the Society has been to safeguard the French language and the customs of the Mother Country. Its work along this line has been repeatedly acknowledged with gratitude by the Government of France.

Plans of insurance

L'Union Saint-Jean-Baptiste d'Amérique is authorized to issue insurance certificates, in amounts ranging from \$250 to \$10,000 to applicants of not less than sixteen years and of not more than sixty years of age, at their next birthday. 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, shall cease to be an active member.

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 his insurance certificate, should the member die prior to the maturity of his insurance. If the member outlives the maturity of his endowment insurance, 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.

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

A member of the Society, already in possession of an insurance certificate issued under the plan whole life, may obtain through the Council in which he is enrolled additional certificates under any of the three other plans of insurance, provided he successfully pass the required medical examination. However the total amount for all his certificates shall not exceed \$10,000.

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.

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.

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 origin 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. 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. be able to furnish the health certificates required by the By-laws;
5. not be engaged in any of the trades which the General Board or the Executive Committee shall deem to be dangerous.

Women are admitted into the Society under the same conditions as men; they have their own Councils and the management thereof. They enjoy the same rights and privileges granted to men, with this exception, however, that they cannot be elected delegates to the General Congresses of the Society.

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 privilege of discussion on all matters pertaining to the management of their Council and may be consulted on all other questions. They vote at the annual election of officers, are eligible to certain offices and 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 most valued asset to any Council as well as to the Society. If their number were greater, they would be a factor of unmistakable strength by which the Society could and would benefit highly. Those for whom the element of protection against death and illness holds no great attraction should nevertheless join the Society as social members. As such, they could accomplish much good, not only by increasing the membership of the Society, but more particularly by adding through their influence, to the success of its activities.

Admission to membership

Membership in the Society as an active member or a social member is obtained by making a written application on a special form therefor. The applicant must be presented by an active or social member of the Society.

With respect to the admission of active members it should be remembered that a distinct form of application for membership has been prepared for the two plans of insurance whole life, and also one for the two plans of insurance called endowment. An applicant who seeks to become an active member of the Society shall therefore request the special form for the plan of insurance desired. This form shall be signed by the applicant with his full name, shall contain the place and date of his birth and state his trade or profession; at the same time, he shall pay a deposit in 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, and the Executive Committee has no objection to his admission, the applicant is initiated into a Council and he thereupon becomes a duly qualified active member of the Society.

The medical examiner's fees are paid by the Society when the medical examination is approved by the Medical Reviser and when the applicant is initiated within three months following the date of the notice of his acceptance. However, should the applicant be rejected by the Medical Reviser or should he neglect 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.

Membership in the Society as a social member is obtained in the same manner as for an active member, 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 present himself for initiation as is required of active members.

The rates

A fraternal society organized primarily to give aid and assistance to its members depends necessarily, to carry out its purposes, upon the assessments paid by its members. These assessments must be adequate and must be paid promptly. This brings us to the question of rates. Insurance rates must be adequate. In fact, 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. The prosperity, the soundness and the very life of all fraternal societies depend upon their insurance rates. 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 of the Society was wise is evidenced today by the prosperous financial condition of the Society. L'Union Saint-Jean-Baptiste d'Amérique cannot charge to its members any rates lower than those given in its official tables.

All monthly assessments paid by the members are deposited in the Insurance Fund of the Society. Twice each year, the books of the Society are audited by a certified public accountant, who is not a member of the Society. The general officers are under heavy bonds and the Insurance Commissioner for the State of Rhode Island has complete jurisdiction over the Society's operations. One could not ask for any better safeguards.

Monthly assessments

An active member pays monthly assessments to the Insurance Fund according to his age at his next birthday, at the time of his initiation, and according to the plan and the amount of insurance that he has applied for or been granted by the Society. The tables of rates, on the following pages, show only the amount of the monthly assessments payable to the Insurance Fund at all ages and for all plans of insurance, according to the amount of the insurance certificates 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 shall, however, not be less than 10c per month.

First plan—Whole life

Monthly rates for the amounts of insurance stipulated:

Age	\$250	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$10,000
6	.22	.43	.86	1.72	2.58	3.44	4.30	8.60
7	.22	.44	.88	1.76	2.64	3.52	4.40	8.80
8	.23	.45	.90	1.80	2.70	3.60	4.50	9.00
9	.23	.47	.93	1.86	2.79	3.72	4.65	9.30
10	.24	.48	.96	1.92	2.88	3.84	4.80	9.60
11	.25	.50	.99	1.98	2.97	3.96	4.95	9.90
12	.26	.51	1.02	2.04	3.06	4.08	5.10	10.20
13	.26	.53	1.05	2.10	3.15	4.20	5.25	10.50
14	.27	.54	1.08	2.16	3.24	4.32	5.40	10.80
15	.28	.56	1.11	2.22	3.33	4.44	5.55	11.10
16	.29	.57	1.14	2.28	3.42	4.56	5.70	11.40
17	.30	.59	1.18	2.36	3.54	4.72	5.90	11.80
18	.31	.61	1.22	2.44	3.66	4.88	6.10	12.20
19	.32	.63	1.26	2.52	3.78	5.04	6.30	12.60
20	.33	.65	1.30	2.60	3.90	5.20	6.50	13.00
21	.34	.68	1.35	2.70	4.05	5.40	6.75	13.50
22	.35	.70	1.40	2.80	4.20	5.60	7.00	14.00
23	.36	.73	1.45	2.90	4.35	5.80	7.25	14.50
24	.38	.75	1.50	3.00	4.50	6.00	7.50	15.00
25	.39	.78	1.55	3.10	4.65	6.20	7.75	15.50
26	.40	.81	1.61	3.22	4.83	6.44	8.05	16.10
27	.42	.84	1.67	3.34	5.01	6.68	8.35	16.70
28	.44	.87	1.74	3.48	5.22	6.96	8.70	17.40
29	.45	.91	1.81	3.62	5.43	7.24	9.05	18.10
30	.47	.95	1.89	3.78	5.67	7.56	9.45	18.90
31	.49	.99	1.97	3.94	5.91	7.88	9.85	19.70
32	.52	1.03	2.06	4.12	6.18	8.24	10.30	20.60
33	.54	1.08	2.15	4.30	6.45	8.60	10.75	21.50
34	.56	1.12	2.24	4.48	6.72	8.96	11.20	22.40
35	.59	1.17	2.34	4.68	7.02	9.36	11.70	23.40
36	.61	1.23	2.45	4.90	7.35	9.80	12.25	24.50
37	.64	1.28	2.56	5.12	7.68	10.24	12.80	25.60
38	.67	1.34	2.68	5.36	8.04	10.72	13.40	26.80
39	.70	1.41	2.81	5.62	8.43	11.24	14.05	28.10
40	.74	1.47	2.94	5.88	8.82	11.76	14.70	29.40
41	.77	1.54	3.08	6.16	9.24	12.32	15.40	30.80
42	.81	1.62	3.23	6.46	9.69	12.92	16.15	32.30
43	.85	1.70	3.39	6.78	10.17	13.56	16.95	33.90
44	.89	1.79	3.57	7.14	10.71	14.28	17.85	35.70
45	.95	1.89	3.78	7.56	11.34	15.12	18.90	37.80
46	1.00	2.00	4.00	8.00	12.00	16.00	20.00	40.00
47	1.06	2.12	4.23	8.46	12.69	16.92	21.15	42.30
48	1.12	2.24	4.47	8.94	13.41	17.88	22.35	44.70
49	1.18	2.37	4.73	9.46	14.19	18.92	23.65	47.30
50	1.25	2.50	5.00	10.00	15.00	20.00	25.00	50.00

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	.70	1.39	2.78	4.17	5.56	6.95	13.9
17	.71	1.42	2.84	4.26	5.68	7.10	14.2
18	.73	1.45	2.90	4.35	5.80	7.25	14.5
19	.74	1.48	2.96	4.44	5.92	7.40	14.8
20	.76	1.51	3.02	4.53	6.04	7.55	15.1
21	.77	1.54	3.08	4.62	6.16	7.70	15.4
22	.79	1.58	3.16	4.74	6.32	7.90	15.8
23	.81	1.61	3.22	4.83	6.44	8.05	16.1
24	.83	1.65	3.30	4.95	6.60	8.25	16.5
25	.85	1.70	3.40	5.10	6.80	8.50	17.0
26	.87	1.74	3.48	5.22	6.96	8.70	17.4
27	.89	1.78	3.56	5.34	7.12	8.90	17.8
28	.91	1.82	3.64	5.46	7.28	9.10	18.2
29	.94	1.87	3.74	5.61	7.48	9.35	18.7
30	.96	1.92	3.84	5.76	7.68	9.60	19.2
31	.99	1.97	3.94	5.91	7.88	9.85	19.7
32	1.01	2.02	4.04	6.06	8.08	10.10	20.2
33	1.04	2.08	4.16	6.24	8.32	10.40	20.8
34	1.07	2.14	4.28	6.42	8.56	10.70	21.4
35	1.10	2.20	4.40	6.60	8.80	11.00	22.0
36	1.13	2.26	4.52	6.78	9.04	11.30	22.6
37	1.17	2.33	4.66	6.99	9.32	11.65	23.3
38	1.20	2.40	4.80	7.20	9.60	12.00	24.0
39	1.24	2.47	4.94	7.41	9.88	12.35	24.7
40	1.28	2.55	5.10	7.65	10.20	12.75	25.5
41	1.31	2.62	5.24	7.86	10.48	13.10	26.2
42	1.35	2.70	5.40	8.10	10.80	13.50	27.0
43	1.40	2.79	5.58	8.37	11.16	13.95	27.9
44	1.44	2.88	5.76	8.64	11.52	14.40	28.8
45	1.49	2.98	5.96	8.94	11.92	14.90	29.8
46	1.54	3.08	6.16	9.24	12.32	15.40	30.8
47	1.59	3.18	6.36	9.54	12.72	15.90	31.8
48	1.65	3.29	6.58	9.87	13.16	16.45	32.9
49	1.71	3.41	6.82	10.23	13.64	17.05	34.1
50	1.77	3.53	7.06	10.59	14.12	17.65	35.3
51	1.84	3.67	7.34	11.01	14.68	18.35	36.7
52	1.90	3.80	7.60	11.40	15.20	19.00	38.0
53	1.97	3.94	7.88	11.82	15.76	19.70	39.4
54	2.05	4.10	8.20	12.30	16.40	20.50	41.0
55	2.14	4.27	8.54	12.81	17.08	21.35	42.7
56	2.23	4.46	8.92	13.38	17.84	22.30	44.6
57	2.33	4.65	9.30	13.95	18.60	23.25	46.5
58	2.44	4.87	9.74	14.61	19.48	24.35	48.7
59	2.55	5.09	10.18	15.27	20.36	25.45	50.9
60	2.67	5.33	10.66	15.99	21.32	26.65	53.3

Twelve

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
1	1.65	3.30	6.60	9.90	13.20	16.50	33.00
2	1.65	3.30	6.60	9.90	13.20	16.50	33.00
3	1.66	3.31	6.62	9.93	13.24	16.55	33.10
4	1.66	3.31	6.62	9.93	13.24	16.55	33.10
5	1.66	3.32	6.64	9.96	13.28	16.60	33.20
6	1.66	3.32	6.64	9.96	13.28	16.60	33.20
7	1.67	3.33	6.66	9.99	13.32	16.65	33.30
8	1.67	3.34	6.68	10.02	13.36	16.70	33.40
9	1.67	3.34	6.68	10.02	13.36	16.70	33.40
10	1.68	3.35	6.70	10.05	13.40	16.75	33.50
11	1.68	3.36	6.72	10.08	13.44	16.80	33.60
12	1.69	3.37	6.74	10.11	13.48	16.85	33.70
13	1.69	3.38	6.76	10.14	13.52	16.90	33.80
14	1.70	3.39	6.78	10.17	13.56	16.95	33.90
15	1.70	3.40	6.80	10.20	13.60	17.00	34.00
16	1.71	3.42	6.84	10.26	13.68	17.10	34.20
17	1.72	3.43	6.86	10.29	13.72	17.15	34.30
18	1.72	3.44	6.88	10.32	13.76	17.20	34.40
19	1.73	3.45	6.90	10.35	13.80	17.25	34.50
20	1.73	3.46	6.92	10.38	13.84	17.30	34.60
21	1.74	3.48	6.96	10.44	13.92	17.40	34.80
22	1.75	3.50	7.00	10.50	14.00	17.50	35.00
23	1.76	3.52	7.04	10.56	14.08	17.60	35.20
24	1.77	3.54	7.08	10.62	14.16	17.70	35.40
25	1.78	3.56	7.12	10.68	14.24	17.80	35.60
26	1.80	3.59	7.18	10.77	14.36	17.95	35.90
27	1.81	3.62	7.24	10.86	14.48	18.10	36.20
28	1.83	3.66	7.32	10.98	14.64	18.30	36.60
29	1.85	3.70	7.40	11.10	14.80	18.50	37.00
30	1.88	3.75	7.50	11.25	15.00	18.75	37.50
31	1.90	3.80	7.60	11.40	15.20	19.00	38.00
32	1.93	3.86	7.72	11.58	15.44	19.30	38.60
33	1.96	3.92	7.84	11.76	15.68	19.60	39.20
34	1.99	3.98	7.96	11.94	15.92	19.90	39.80
35	2.03	4.05	8.10	12.15	16.20	20.25	40.50
36	2.07	4.13	8.26	12.39	16.52	20.65	41.30
37	2.11	4.22	8.44	12.66	16.88	21.10	42.20
38	2.16	4.32	8.64	12.96	17.28	21.60	43.20
39	2.22	4.43	8.86	13.29	17.72	22.15	44.30
40	2.28	4.55	9.10	13.65	18.20	22.75	45.50
41	2.35	4.69	9.38	14.07	18.76	23.45	46.90
42	2.43	4.85	9.70	14.55	19.40	24.25	48.50
43	2.52	5.03	10.06	15.09	20.12	25.15	50.30
44	2.61	5.22	10.44	15.66	20.88	26.10	52.20
45	2.71	5.42	10.84	16.26	21.68	27.10	54.20

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	.75	1.50	3.00	4.50	6.00	7.50	15.00
17	.76	1.51	3.02	4.53	6.04	7.55	15.10
18	.76	1.52	3.04	4.56	6.08	7.60	15.20
19	.77	1.53	3.06	4.59	6.12	7.65	15.30
20	.77	1.54	3.08	4.62	6.16	7.70	15.40
21	.78	1.56	3.12	4.68	6.24	7.80	15.60
22	.80	1.59	3.18	4.77	6.36	7.95	15.90
23	.82	1.63	3.26	4.89	6.52	8.15	16.30
24	.84	1.68	3.36	5.04	6.72	8.40	16.80
25	.88	1.75	3.50	5.25	7.00	8.75	17.50
26	.91	1.82	3.64	5.46	7.28	9.10	18.20
27	.95	1.90	3.80	5.70	7.60	9.50	19.00
28	.99	1.98	3.96	5.94	7.92	9.90	19.80
29	1.03	2.06	4.12	6.18	8.24	10.30	20.60
30	1.08	2.15	4.30	6.45	8.60	10.75	21.50
31	1.12	2.24	4.48	6.72	8.96	11.20	22.40
32	1.17	2.34	4.68	7.02	9.36	11.70	23.40
33	1.23	2.45	4.90	7.35	9.80	12.25	24.50
34	1.28	2.56	5.12	7.68	10.24	12.80	25.60
35	1.34	2.68	5.36	8.04	10.72	13.40	26.80
36	1.41	2.81	5.62	8.43	11.24	14.05	28.10
37	1.48	2.96	5.92	8.88	11.84	14.80	29.60
38	1.57	3.14	6.28	9.42	12.56	15.70	31.40
39	1.67	3.34	6.68	10.02	13.36	16.70	33.40
40	1.78	3.56	7.12	10.68	14.24	17.80	35.60
41	1.90	3.80	7.60	11.40	15.20	19.00	38.00
42	2.04	4.08	8.16	12.24	16.32	20.40	40.80
43	2.20	4.39	8.78	13.17	17.56	21.95	43.90
44	2.37	4.73	9.46	14.19	18.92	23.65	47.30
45	2.55	5.10	10.20	15.30	20.40	25.50	51.00
46	2.76	5.52	11.04	16.56	22.08	27.60	55.20
47	3.01	6.02	12.04	18.06	24.08	30.10	60.20
48	3.32	6.64	13.28	19.92	26.56	33.20	66.40
49	3.70	7.40	14.80	22.20	29.60	37.00	74.00
50	4.18	8.35	16.70	25.05	33.40	41.75	83.50

Juvenile Insurance

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

Male and female children of French origin 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 out of the Juvenile Fund vary up to the sum of \$500, according to the age of the child at his death, taken at his next birthday. A schedule of Juvenile Insurance benefits will be found on the next page.

At the age of sixteen years, 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 issued by the Society, as he may choose. The monthly assessments to be paid thereafter are based on the schedule of rates, at age seventeen, 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 sixty-four cents for every six months period of his enrolment in the Juvenile Insurance Fund. This credit is applied to the payment of his insurance assessments and contributions to the General Fund.

As explained in the above paragraphs, L'Union Saint-Jean-Baptiste d'Amérique offers its protection to all members of Franco-American families from the date of birth to the age of sixty years. The most gratifying results have already been obtained in the enrolment of children in the Juvenile Insurance Fund since its organization in 1927.

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.

Sixteen

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.

All active members of at least sixteen years and not over fifty years of age, at their next birthday, who are free from physical infirmities and able to pass a medical examination satisfactory to the Medical Reviser of the Society, may be enrolled in the Sick Benefit Fund.

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, a member must carry insurance in the Society for an amount of not less than \$250 and not have reached his fiftieth birthday. For a weekly indemnity of \$7.50 or of \$10.00, the member must hold an insurance certificate of not less than \$500 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 his next birthday, from the date of his enrolment in the Fund. The schedule of rates for each weekly indemnity is given in the following table:

Age of enrolment next birthday	(Monthly rates)			
	\$5.00 per week	MEN \$7.50 per week	\$10.00 per week	WOMEN \$5.00 per week
From 16 to 22 years of age, inclusively	\$.42	\$.70	\$1.15	\$.47
From 23 to 32 years of age, inclusively	.47	.80	1.30	.52
From 33 to 38 years of age, inclusively	.52	.90	1.45	.57
From 39 to 42 years of age, inclusively	.57	1.00	1.65	.62
From 43 to 45 years of age, inclusively	.62	1.15	1.85	.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

We have just briefly outlined the material advantages that L'Union Saint-Jean-Baptiste d'Amérique offers to its members and to citizens of French origin who may be interested in joining a progressive association founded especially for their benefit. Such advantages compare favorably with opportunities offered by other identical organizations in this Country. The progress of the Society has heretofore been remarkable, its growth healthy and steady.

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 through the efforts of its directors.

The philanthropic work accomplished by the Society, notwithstanding difficulties of all kinds and at times under most strenuous conditions, has attracted the attention of men of high standing and deeply interested in economic, social, civic or religious endeavor. So much so that one is amazed and delightfully surprised at the remarkable success

achieved by this humble organization, of which a small group of Franco-Americans laid the foundation thirty-nine years ago.

A few of the most important activities sponsored and carried out by L'Union Saint-Jean-Baptiste d'Amérique are hereinafter briefly outlined.

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 prepare better men to do us honor and to serve their country well in whatever field of human endeavor they might choose.

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 credited proportionately 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 young 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. The candidates must have successfully completed their elementary course or its equivalent during the year the examination is held, with this exception, however, that, in any State in which no examination is open in any one year, the examination held the following year shall be open to those from said State who would have been entitled to compete the previous year.

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 the generous donations from the Councils of the Society and also by ten per cent of the special contributions paid by the active members.

The many students who have benefited from the advantages of this 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 over 300 young men with a sound education and is, at present, assisting more than sixty young students. All bid fair to complete their studies with high honors and become valuable citizens. Since its foundation, the Scholarship Fund and the Fund for the special protégés has provided more than \$170,000 for educational purposes.

The contribution and encouragement thus given by the Society to the educational welfare of our Franco-American youth surely is a praiseworthy and most useful accomplishment. It bids well for the future. The Franco-American population is bound to derive the greatest benefits from the assistance which the Society is thus able to give to the training of leaders highly cultured and well qualified to perpetuate those principles of honor, patriotism and faith which have come down to us through three centuries of loyalty and struggles.

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 seventieth birthday and find themselves in need or without actual 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 days of its humble beginning. It is also the discharge of a real fraternal duty towards members in unfortunate circumstances. Since its organization, this welfare work has been steadfastly carried out. It has helped the poor and the destitute. It has alleviated distress and procured happiness in families where death and poverty had left nothing but discouragement.

Again this philanthropic activity has served and still serves 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 over eight hundred of its aged members, who were without resources or material support, by giving them shelter in Catholic homes or institutions. At the present time, nearly two hundred members, burdened with years and disabled through sickness or disease, are spending the remaining days of their life in comparative ease and happiness because of the protection of this Fund.

The maintenance of the Fund is assured by seventy per cent of all the special contributions paid by the active members. All sums thus acquired are used to meet the numerous demands for assistance which are continually received. As may well be understood, the Fund is unable to take care of all requests for relief; it can only go as far as its income will allow. Since it was founded, the Aged Members' Fund has paid over \$500,000 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 exposed to hardship if left without relief. Only members really in need should ask for assistance. The Society shall always endeavor to treat each case as fairly and generously as circumstances permit.

T w e n t y - t w o

Foreign relations

L'Union Saint-Jean-Baptiste d'Amérique, always seeking to impress upon the minds of its members the necessity of remembering their French origin and the importance of fostering the traditions of their forefathers, maintains constant relations with French Canada and France. Through fair and laudable means, it has established deep bonds of friendship between the Franco-American group and the Mother Country.

Moreover, the Society maintains very cordial relations with French Canada. For many years, the Secretary General has kept up a regular correspondence with several ministers of the Government of the Province of Quebec and other high officials. It has also been the unfailing practice of the directors of the Society, when visiting Canada, to call upon the representatives of civil and religious authority, in order to fully acquaint them with the Franco-American situation and inspire them with a greater interest for our bilingual educational institutions, our newspapers and our various activities.

Furthermore, the Society has often had as its guests some of the most eminent representatives of the episcopate, of the clergy as well as of the lay population of the Province of Quebec. These visits have occurred at remarkably frequent intervals, and therein lies proof of the importance and value that our compatriots of Quebec place upon the work accomplished by our Society in the United States. It is quite clear that the purpose of such visits is principally to obtain knowledge at the source. On the other hand, one would truly be astonished to learn of the great mass of information with which French Canada has already been provided by the office of the Secretary General.

As a complement to this work of fraternal contact with our Canadian compatriots, there still remains to be mentioned another initiative of the So-

ciety. We refer to the work accomplished for the purpose of bringing about a better knowledge and a better understanding of the Franco-American population by the other surrounding racial groups, and of proving that all these citizens of French origin, residing in the United States, are, first of all, loyal Americans and truly devoted to the interest of the United States.

All this propaganda is surely of unquestionable importance. In all of these activities, the Society has taken its inspiration from the most patriotic minds of this Country who desire to promote and develop a spirit of better understanding and deeper friendship between the United States, Canada and France. In this respect, it is felt that this Society is especially fitted and qualified to serve our Country, and it has done so unflinchingly.

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.

Many years ago, it prepared a compilation of several old folk songs that our forefathers used to sing. This compilation was arranged and published in song books of neat appearance and handy size.

To date, twelve volumes have been published and two new volumes are now being prepared for publication in accordance with the wishes expressed by the delegates of the Congress held at Salem, Mass., in 1937. They have been received with enthusiasm by the Franco-Americans and the French-Canadians of the Province of Quebec. Already, more than 150,000 volumes have been distributed. They help to perpetuate in our homes the memories of the past, the glory of our ancestors, the unblemished origins of our race, the harmonious syllables 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 this foresight of the Society had not assured their preservation for future generations.

All these volumes are on sale at the Home Office at a moderate price, hardly covering the cost of production.

There can be no doubt as to the value placed upon these song books by Franco-Americans residing in the New England States and by our compatriots of the Province of Quebec.

The official organ "L'Union"

This publication 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.

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, upholding good morals and encouraging thrift.

All official notices, documents and information concerning the Society are communicated to the members through its columns by the executive officers. Therefore, it is most important that all members receive and read it attentively each month.

The library

There is to be found in the library of the Society more than 4,600 books, pamphlets, manuscripts and documents of all sorts, printed or written in Spanish, Latin, English and French. 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.

A great part of this library constitutes the life work of Major Edmond Mallet, who spent many years in collecting rare books and precious manuscripts on Franco-American history. At his death, in 1907, this collection was bought through the generosity of Councils and members of L'Union Saint-Jean-Baptiste d'Amérique.

This library is probably today without its equal in New England for the mass of information it contains on Franco-Americans. It is truly a mine of historical and statistical data of unexcelled value. The directors of the Society are constantly adding to it.

The Government of the French Republic has recognized the importance of this library and has donated several hundred French books to the collection. The Province of Quebec has also contributed many important volumes on French-Canadian literature and history.

The library of L'Union Saint-Jean-Baptiste d'Amérique is today the most important collection of its kind in the United States; some persons, well versed in the matter and of indisputable authority, have even stated that the library would not be out of place in any of the large cities of the Province of Quebec.

A new edition of the catalogue of the books and historical documents in this library was published in 1935. Members of the clergy and religious communities, research workers and writers are especially invited to consult this publication.

The constant care given by the Society to the safeguard and development of this library is evidence of a solicitous intent to assemble and classify all documents and papers having historical value. This material will enable future historians to write the story of the lives and accomplishments of American citizens of French origin.

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 is an architectural monument, which is truly a source of pride to all members of the Society and will remain to tell future generations all that their Society stands for, the admirable courage of its founders, the steadfast devotion of its past and present officers and members, as well as the financial strength of a Franco-American organization.

Conclusion

These are only a few of the activities pursued and carried on by L'Union Saint-Jean-Baptiste d'Amérique. There are many others in which it takes special interest; lack of space does not allow a more complete statement of all its past and present activities or of the many things that are accomplished every day under its direction and leadership.

In large cities as in small towns, the Society has carried anew a spirit of thrift and christian charity. It has taught to its members the meaning of true patriotism. Everywhere, its voice has been heard preaching the gospel of faith and hope, of faith in mankind, of faith in ourselves and of hope in the generations to come.

L'Union Saint-Jean-Baptiste d'Amérique owes all of its wonderful success and achievements to the wisdom and foresight of the men who presided at its birth, to the promoters of the most important undertaking ever attempted by Franco-Americans, to the many and loyal members whose faith in their Society has never failed, to the directors who have so ably guided its destiny.

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