

3. All sums of money payable by *Les Prévoyants du Canada (Caisse de retraite)* under this by-law shall be non-transferable and not liable to seizure.

4. The company must hold in reserve all sums necessary to meet the obligations it has assumed. Such sums shall be invested according to the provisions of article 23 of schedule A of this act.

5. *Les Prévoyants du Canada (Caisse de retraite)* is administered by the company, which is empowered to make all necessary by-laws for the putting into operation and administration of the corporation. The administrators shall be entitled, as remuneration for their services, to the profits that may be realized in the operation of the *caisse*.

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C H A P. 149

An Act respecting *L'Union Saint-Joseph de Saint-Henri*

[Assented to, 25th of February, 1921]

**W**HEREAS *L'Union Saint Joseph de Saint Henri* has, Preamble.  
by its petition, represented:

That the act 58 Victoria, chapter 79, as amended by the act 6 George V, chapter 85, no longer meets the new needs of the society, due to the development of its affairs;

That it would be advantageous to admit among the members of the society, children of the members, and women, as also to modify the tenor and conditions of its certificates, and to obtain new special powers and privileges regarding the capacity required for the validity of applications for insurance and the payment of contributions and benefits and as regards the proceeds of the indemnities paid by the society;

Whereas it has prayed for special legislation for the above purposes, and it is expedient to grant its prayer;

Therefore, His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:

**1.** Section 5 of the act 58 Victoria, chapter 79, as <sup>58 Viet., c.</sup> amended by the act 6 George V, chapter 85, section 1, is <sup>79, s. 5,</sup> replaced by the following: <sub>replaced.</sub>

**“5.** The head office of the corporation shall be in the **Objects.**  
city of Montreal and its objects shall be:

1. To fraternally unite all persons of both sexes, speaking the French language and professing the Catholic religion;

2. To give aid to its members who are unable to engage in any lucrative employment whatsoever, by reason of sickness, wounds or infirmity;

3. To issue: *a.* certificates payable upon the death of a member whose contributions were exigible during his lifetime or during a specified number of years; *b.* certificates payable after a fixed number of years, or upon the previous death of the member; *c.* certificates respecting the extension of the term of the insurance; *d.* certificates on the lives of children of the members under sixteen years of age, for the benefit of their fathers and mothers.

Such certificates shall be payable to the member or beneficiary whom he has specially designated for such purpose in his will or to the surviving consort, if he has not designated a beneficiary, or, in default of the surviving consort, to his heirs. But the benefits payable to female members of the corporation shall form part of their estates, and, failing any disposal thereof *inter vivos* or by will, shall devolve according to the order of abintestate succession.

The payment of a similar amount thirty days after the receipt of the notice of the death, to any person appearing to be lawfully entitled thereto, shall completely free the corporation.

4. To grant its members who have attained the age fixed by the by-laws, (but which shall be not less than sixty years), an annuity to be based on the amount of their insurance certificate; or, in cash, an amount equivalent to the value of their certificate.

5. To grant a paid-up insurance certificate, payable at death, for the whole or part of the contributions to the *caisse d'assurance*, to the members after a fixed period of membership, upon application to the society, provided they have complied with the provisions of its by-laws."

Id., s. 7,  
replaced.

2. Section 7 of the act 58 Victoria, chapter 79, is replaced by the following:

Employ-  
ment of  
revenues,  
surplus, etc.

"7. Subject to the provisions of the Quebec Insurance Act, the revenues and profits of the corporation shall be employed for payment of the benefits authorized by this act, as provided by the by-laws of the corporation; the surplus shall be employed in paying the expenses of management, purchasing of immoveables, and in erecting and repairing buildings, or be deposited in chartered banks, used to purchase municipal or government bonds or debentures, loaned to municipalities, *fabriques*, and religious communities, or otherwise invested in mortgages not exceeding fifty per cent of the value, or loaned to

the members on their certificate as determined by the by-laws of the corporation."

**3.** Section 10 of the act 58 Victoria, chapter 79, is Id., s. 10, replaced by the following: replaced.

"**10.** The corporation may, likewise, by by-law, de-By-laws. termine:

1. the place of its meetings;
2. the conditions for the admission and exclusion of members and the procedure to be followed for the purpose;
3. the mode of electing its officers, the nature and duration of their powers, the composition and attributes of the committee of management;
4. the instalments, contributions, assessments or fines, and in what cases and when they shall be paid;
5. the sick benefits to be granted to the sick, and to beneficiaries or heirs of deceased members, and the conditions and formalities required to claim them;
6. the sick benefits which invalid members may receive for the remainder of their lives, by reason of sickness or infirmities, in partial or in full commutation of their rights to the aid payable to themselves, or to their beneficiaries or heirs, and the conditions on which the same may be granted;
7. the duties of the members, the conditions under which they may claim their rights and privileges as members of the society, the penalties which may be imposed on them, and the cases in which they may be imposed;
8. the restrictions as to the right to the various benefits granted by it and the conditions on which they may be disposed of;
9. the manner of appointing the representatives, administrators, officers, delegates and servants required for the proper administration of the corporation, and the management of its property and affairs;
10. the mode of administering its affairs, and, generally, all other objects within the scope of its powers."

**4.** Section 12 of the act 58 Victoria, chapter 79, is Id., s. 12, placed by the following: replaced.

"**12.** The acceptance, by the persons entitled thereto, Effect of of any benefits granted under this act, shall not be acceptance. deemed an acceptance of the succession of the deceased member of benefits. nor of the community of property which existed for his benefit."

Id., s. 13,  
replaced.

**5.** Section 13 of the act 58 Victoria, chapter 79, is replaced by the following:

Prescription.

“**13.** The right to claim the indemnity payable and exigible under the by-laws of the corporation in favour of the assigns or lawful heirs, on the decease of a member, is prescribed by twelve months from the date of the last publication of a notice published once a week, for eight consecutive weeks, in the *Quebec Official Gazette*, and in such other newspapers as the Provincial Treasurer may see fit to indicate.”

Id., s. 14,  
replaced.

**6.** Section 14 of the act 58 Victoria, chapter 79, is replaced by the following:

Benefits  
unseizable.

“**14.** The benefits granted to a member, to his heirs or other beneficiaries, are not liable to seizure except for debts arising out of his status as member.”

Limitation  
on creation  
of new  
benefits.

**7.** Save insofar as concerns the admission of women to membership in the society and other privileges relating thereto, the society may not before the 1st of January, 1923, establish any new kind of benefits other than those existing before the passing of this act, when it must first submit a return as to the valuation of its death certificates, to the satisfaction of the Superintendent of Insurance. Such valuation must be based upon the mortality tables of the National Fraternal Congress of America, and upon a rate of interest not higher than four per cent, or upon any other mortality tables approved by the Superintendent of Insurance.

Annual  
valuation in  
certain case.

Before authorizing the exercise of the new powers for which exception is made in this section, the Superintendent of Insurance may, upon the report of the Inspector of mutual benefit societies that such a course is expedient, require an annual valuation of the death certificates of the society.

Transfer of  
funds  
ratified.

**8.** The transfer of the sum of thirty-four thousand three hundred and fifty-eight dollars and fifty cents, from the sickness and accident benefit fund to the death benefit fund, as recommended by the report of the actuary of the society, is hereby ratified and validated, any other provision of law to the contrary notwithstanding.

Married  
women.

**9.** Notwithstanding any law to the contrary, any married woman may, without her husband's authorization, apply for and obtain admission to the corporation, and give a valid quittance for any sum coming to her as indemnity or sick benefits.

**10.** Notwithstanding any law to the contrary, a member aged sixteen years or over may, validly and without the aid of his father or tutor, apply for and obtain admission to the corporation.

**11.** This act shall come into force on the day of its sanction.

Minors of 16  
years of age.  
Coming  
into force.

## CHAP. 150

An Act to incorporate "The King Edward Benefit Association of Montreal"

[Assented to, 25th of February, 1921]

**W**HEREAS the persons hereinbelow mentioned have, by their petition, represented that they are members of the King Edward Benefit Association of Montreal;

Preamble.

Whereas it is necessary for the proper working and prosperity of The King Edward Benefit Association of Montreal that it be incorporated, in order that the corporation shall enjoy more extensive powers and better-defined rights and privileges;

Whereas the petitioners are desirous of constituting themselves and others who may subsequently become members thereof a corporation for the purpose of assisting its members in case of sickness, accident, inability to work, reverses of fortune and death, and to grant assistance and aid and confer all other benefits upon the widowers, widows, children, heirs or legatees of all members, including funeral and cemetery benefits, and to secure to its members all other advantages which may from time to time be conferred by the by-laws of the association;

Whereas they have prayed that, for the better attainment of the objects above mentioned, they be vested with corporate powers, and

Whereas it is expedient to grant their prayer;

Therefore, His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:

**1.** Paul Katz, J. P., S. C. C., merchant; Louis Birke, employee; Morris Cohen, manufacturer; Abraham Kohos, Montreal Architectural Iron Works; Charles Brotman, factory manager; Hyman Smith, merchant; Max Plonsky, foreman; Asias Goldstein, foreman; Israel Barrer, merchant; J. Morris Foss, foreman; Peter Baker, tailor;

Corporation  
created.