Experience Heritage

Sick Benefit Societies

A friend in need...

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Thank you very much for allowing the Jewish Public Library Archives the opportunity to share its resources with your students.

Each kit contains a variety of copies of archival sources, including newspaper clippings, annual reports, photographs, correspondence, commemorative books and publicity materials. These sources are complimented, when possible, with secondary sources from standard resources that the Library, Archives and researchers use in studying Montreal Jewish history.

Also in each kit you will find the guide to the subject. It includes a brief narrative, a glossary if necessary, useful information such as timelines and suggested questions for the students to answer in their research. These questions are merely a suggestion. We designed the questions to match the material in the kit but they should in no way define or limit the students’ use of the material. In general, there are ten questions provided with each kit but you will notice that some kits have more. This allows for more than one group to work on a topic or for the students to pick and choose those questions they feel are important to them.
INTRODUCTION

The turn of the twentieth century saw a great number of Jewish immigrants coming to Montreal, mostly from Russia and Eastern Europe. Many arrived penniless, having sold everything they had in order to cover the costs of their journey.

During this time, and for most of the twentieth century, Canada did not have a universal health care system. This meant that if you got sick, you would have to pay each time you went to see a doctor or needed to get medicine. For the majority of newcomers who were barely making enough money to support themselves, this expense was often more than they could afford and so they were not able to receive proper medical care and treatment.

If you had a job, being sick also meant that you were not paid for those days you were not able to go in to work. This made life very difficult, especially if your whole family was depending on your wages to survive. As one solution to this problem, Jewish immigrants began forming sick benefit societies. The first such group, the Hebrew Sick Benefit Association of Montreal, was founded in 1892 and was in fact the first Jewish sick benefit society in all of Canada. Their popularity quickly grew, and by the 1930s, there were more than fifty Jewish sick benefit associations in Montreal alone.

In exchange for a weekly fee, sick benefit societies provided their members with a sense of security in knowing that no matter what happened in the future, they would always be taken care of. If you got sick, the society would pay for you to see a doctor, cover the cost of your medicine and compensate you for lost days of work.
Sick Benefit Societies

INTRODUCTION (con’t)

In addition, a visiting committee would visit you in your home or in the hospital, sometimes even bringing flowers and get-well cards signed by the other members. This was especially comforting if you had come to Canada all by yourself and did not have any relatives to care for you when you fell ill. Sick benefit societies also played an important role in helping newcomers adjust to life in what was, to most of them, a strange and foreign land. At the meetings, you would be able to meet fellow landslayt, some of whom had already been living in Canada for some time and so were able to provide you with valuable advice. Newcomers were also given the opportunity to actively contribute to their new communities by taking a position on one of the society’s many committees. [6]

While sick benefit associations focused on providing the best possible care for their members, they also actively participated in supporting other organizations and initiatives that were trying to improve life for those outside their immediate communities. One of the most important examples of this, which is still visible today, is the Jewish General Hospital which was built in part through contributions made by Jewish sick benefit organizations from all over the city. [7]

Sick Benefit Societies
Sick Benefit Societies

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a list of members who are in arrears and liable to suspension for such arrears and
3. The meetings are to be opened by the
President and in case of the latter absen-
dence by a vice-president or an ex-president.
4. The semi-annual financial report is to
be submitted at the last meeting in July
and the Annual financial report at the sec-
ond meeting in January.
5. Election of officers is to take place at
a general meeting in the second half of
December.
6. Special meetings may be called, when
the President finds it necessary or by a
general resolution at a meeting of mem-
bers in good standing. Only questions
called may be discussed at such meetings.
7. Five executive officers and at members
carry a quorum and as such have the
right to discuss all questions for the good
and welfare of the organization.

---

INITIATION OF MEMBERS

1. Every male professed Jewish child
and who is still between the ages of 18 and

---
Sick Benefit Societies

6. Immediately after receipt of a favorable report from the physician, the secretary shall inform the prospective candidate of the next meeting for initiation and swearing in.

7. If a candidate is not present at four successive meetings, he must repeat the application for membership. The committee may, in such cases, decide the application previous procedures.

8. Residents of Montreal Island only may be accepted as members of the organization.

ARTICLE 4

INITIATION FEE

1. Entrance fees for candidates are as follows:
   - From 18 to 24 years of age inclusively $5.00
   - From 25 to 36 years of age inclusively $10.00
   - Over 36 years of age inclusively $20.00

   The fee includes doctor's examination, as well as the membership book and button.

   The year shall be taken as commencing on the 7th of January after the applicant's last birthday.

5. A member of the organization at all times and purposes shall be considered as an unmarried man.

6. Should the married man sever the marriage, the same formalities and provisions as a wife of a candidate for membership, and all provisions.
Sick Benefit Societies

AUG 22 1926

Income

Cash Forward # 12280 $ 300 $ 1250
H A Shaprel 120 20
H B Schapler 190 10
S Davis Candidate 50
P Gormley Candidate 50
I Joseph Candidate 50
Dues and Dues Total # 12590 $ 300 $ 1430
Family " " 300
Invalid " 1430
Income Total # 14320

AUG 22 1926

EXPENSE

Postage Sick Committee 21
Postage Regular and Candidate 344
Letters Printing 225
Rent for Hall August 600
J Rossi Sick Benefit 4 Weeks 200
J Gilbert Invalid Benefit Aug 800
A S Cohen Wedding present 500
Dr Druckman Services May June and July 10850
S Weiss for presents of Members about the Bill 6000
To Brother's ledger page 218 done plus by the rest 2500
Expense Total # 23840
### Sick Benefit Societies

**SEP 12 1926**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Postage Special Board and Sick Committee</td>
<td>$4.60</td>
</tr>
<tr>
<td>Postage Regular Meeting</td>
<td>$3.44</td>
</tr>
<tr>
<td>Letter printing</td>
<td>$2.25</td>
</tr>
<tr>
<td>Phone for Sep</td>
<td>$2.46</td>
</tr>
<tr>
<td>Rent for Hall Sep</td>
<td>$6.00</td>
</tr>
<tr>
<td>Bulletin Invalid Benefit Safe</td>
<td>$8.00</td>
</tr>
<tr>
<td>1/2 Baress Sick Benefit One Week</td>
<td>$5.00</td>
</tr>
<tr>
<td>Deposits for Theatre Benefit</td>
<td>$5.00</td>
</tr>
<tr>
<td>Returned Security to S. Lange Sen</td>
<td>$5.00</td>
</tr>
<tr>
<td><strong>Expense Total</strong></td>
<td>$12.75</td>
</tr>
<tr>
<td>M. Kasner Secretary Salary 6 Months paid until Election Sep 31st</td>
<td>$10.00</td>
</tr>
<tr>
<td><strong>Total Expense</strong></td>
<td>$22.75</td>
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</table>
Sick Benefit Societies

JAN 30 1927

INCOME

<table>
<thead>
<tr>
<th>Name</th>
<th>Div &amp; Dues</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreword</td>
<td></td>
<td>50.70</td>
</tr>
<tr>
<td>90. Y. Unger</td>
<td></td>
<td>5.00</td>
</tr>
<tr>
<td>182. J. Kovnitz</td>
<td></td>
<td>1.00</td>
</tr>
<tr>
<td>102. Y. Smolobitz</td>
<td></td>
<td>1.00</td>
</tr>
<tr>
<td>5. Steen Candidate</td>
<td></td>
<td>1.00</td>
</tr>
<tr>
<td>10. Kantman Candidate</td>
<td></td>
<td>5.00</td>
</tr>
<tr>
<td>Total from Hebrew Consumptive tickets</td>
<td></td>
<td>6.00</td>
</tr>
<tr>
<td>Returned by Unger from protest to Rumanian</td>
<td></td>
<td>5.00</td>
</tr>
<tr>
<td>from Jewish Community Council Ref 25.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Income</td>
<td></td>
<td>88.40</td>
</tr>
<tr>
<td>Invalid</td>
<td></td>
<td>6.50</td>
</tr>
<tr>
<td>Total Income</td>
<td></td>
<td>94.90</td>
</tr>
</tbody>
</table>

EXPENSE

Expense Jan. 30 1927

- Settee and Committee and Board meeting: 40.00
- Village Candidates and Regular meeting: 3.00
- All Envelope prints: 7.00
- Letter printing: 2.25
- 100 letters: 5.00
- M. Buchman with sick Benefit: 1.00

Expenses Total: 28.05
### Sick Benefit Societies

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>DEC 1</td>
<td>Postage Paid for Envelopes</td>
<td>$4.20</td>
</tr>
<tr>
<td>DEC 8</td>
<td>Debtor Protective Rent for Dec</td>
<td>$18.00</td>
</tr>
<tr>
<td>DEC 16</td>
<td>M. Meyer Invalid 1st Bell M. $5.00</td>
<td>$5.00</td>
</tr>
<tr>
<td>DEC 22</td>
<td>Rent of Invalid M. $5.00</td>
<td>$5.50</td>
</tr>
<tr>
<td>DEC 25</td>
<td>Federation of Invalid M. $25.00</td>
<td>$25.00</td>
</tr>
<tr>
<td>DEC 25</td>
<td>To fund the Hospital of Invalid M. $25.00</td>
<td>$25.00</td>
</tr>
<tr>
<td>DEC 25</td>
<td>Postage</td>
<td>$4.96</td>
</tr>
<tr>
<td></td>
<td>Bond Repairs</td>
<td>$2.90</td>
</tr>
<tr>
<td></td>
<td>M. Peters S.B.</td>
<td>$10.00</td>
</tr>
<tr>
<td></td>
<td>M. Pomerantz, S.B.</td>
<td>$5.50</td>
</tr>
<tr>
<td></td>
<td><strong>Total of Payments</strong></td>
<td><strong>$103.61</strong></td>
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#### Summary of Payments

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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<tr>
<td>Bond</td>
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<td>Tax</td>
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<td><strong>Total</strong></td>
<td><strong>$544.75</strong></td>
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<tr>
<td>Date</td>
<td>Description</td>
</tr>
<tr>
<td>-----------</td>
<td>------------------------------</td>
</tr>
<tr>
<td>FEB 10 1936</td>
<td>Expense</td>
</tr>
<tr>
<td></td>
<td>Footage</td>
</tr>
<tr>
<td></td>
<td>R.</td>
</tr>
<tr>
<td></td>
<td>Caraye 25, Rec. Book 10</td>
</tr>
<tr>
<td></td>
<td>A. Herskowitz S.B.</td>
</tr>
<tr>
<td></td>
<td>J. Goldsmitis S.B.</td>
</tr>
<tr>
<td></td>
<td>M. Goldemberg S.B.</td>
</tr>
<tr>
<td></td>
<td>City Printing</td>
</tr>
<tr>
<td></td>
<td>Jewish School Donation</td>
</tr>
<tr>
<td></td>
<td>Jewish General Hospital (Membership)</td>
</tr>
<tr>
<td></td>
<td>Dr. Calton Rev. R.</td>
</tr>
<tr>
<td></td>
<td>Dr. Alling, Drinks for Panquette</td>
</tr>
<tr>
<td></td>
<td>R. Goldemberg Party School</td>
</tr>
<tr>
<td></td>
<td>R. Kirschenalter, Rev. Mitzvah</td>
</tr>
<tr>
<td>FEB 24 1936</td>
<td>Expense</td>
</tr>
<tr>
<td></td>
<td>Footage</td>
</tr>
<tr>
<td></td>
<td>Telephone (Feb. Mar. Apr.)</td>
</tr>
<tr>
<td></td>
<td>Dr. Fee (Nov. Dec. Jan.)</td>
</tr>
<tr>
<td></td>
<td>J. Smilovitch S.B.</td>
</tr>
<tr>
<td></td>
<td>D. Ustragdy S.B.</td>
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<tr>
<td></td>
<td>E. Itzkov S.B.</td>
</tr>
<tr>
<td></td>
<td>M. R. Goldemberg Cherie B.</td>
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<tr>
<td></td>
<td>B. Rienhardt, Board &amp; Reg. Return B.</td>
</tr>
<tr>
<td></td>
<td>Present, B. M. Crownation, L. Mortstein</td>
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Total: 5359
Sick Benefit Societies

Financial Statement for period 1912-1935

<table>
<thead>
<tr>
<th>Year</th>
<th>Income</th>
<th>Exp.</th>
<th>Assets</th>
<th>Mem.</th>
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<tbody>
<tr>
<td>1912</td>
<td>33.43</td>
<td>1,687.01</td>
<td>746.14</td>
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<tr>
<td>1913</td>
<td>101.04</td>
<td>1,875.27</td>
<td>972.19</td>
<td>172</td>
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<tr>
<td>1914</td>
<td>166.78</td>
<td>1,573.15</td>
<td>925.49</td>
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<tr>
<td>1915</td>
<td>1,863.75</td>
<td>1,511.09</td>
<td>1,277.49</td>
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<tr>
<td>1916</td>
<td>997.48</td>
<td>2,787.10</td>
<td>1,489.87</td>
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<td>5,676.99</td>
<td>4,835.14</td>
<td>2,911.72</td>
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<td>1918</td>
<td>5,470.08</td>
<td>4,950.96</td>
<td>283.84</td>
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<tr>
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<td>6,792.85</td>
<td>7,956.51</td>
<td>1,667.18</td>
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<tr>
<td>1920</td>
<td>5,889.28</td>
<td>4,893.70</td>
<td>2,662.76</td>
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<td>1921</td>
<td>5,199.70</td>
<td>3,709.52</td>
<td>3,878.88</td>
<td>317</td>
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<tr>
<td>1922</td>
<td>5,048.68</td>
<td>5,668.92</td>
<td>3,239.64</td>
<td>332</td>
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<tr>
<td>1923</td>
<td>6,143.33</td>
<td>4,908.42</td>
<td>4,434.73</td>
<td>337</td>
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<tr>
<td>1924</td>
<td>6,166.93</td>
<td>6,168.85</td>
<td>4,432.83</td>
<td>322</td>
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<tr>
<td>1925</td>
<td>7,367.92</td>
<td>5,184.52</td>
<td>6,513.23</td>
<td>316</td>
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<tr>
<td>1926</td>
<td>8,476.95</td>
<td>5,204.14</td>
<td>9,196.04</td>
<td>354</td>
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<tr>
<td>1927</td>
<td>8,098.25</td>
<td>5,661.64</td>
<td>11,632.65</td>
<td>347</td>
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<tr>
<td>1928</td>
<td>7,374.77</td>
<td>13,397.53</td>
<td>5,409.89</td>
<td>351</td>
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<tr>
<td>1929</td>
<td>6,348.96</td>
<td>6,998.54</td>
<td>4,760.31</td>
<td>349</td>
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<tr>
<td>1930</td>
<td>6,227.44</td>
<td>6,118.40</td>
<td>14,234.96</td>
<td>359</td>
</tr>
<tr>
<td>1931</td>
<td>6,906.48</td>
<td>6,650.58</td>
<td>14,510.86</td>
<td>363</td>
</tr>
<tr>
<td>1932</td>
<td>6,501.75</td>
<td>7,150.53</td>
<td>13,962.08</td>
<td>367</td>
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<tr>
<td>1933</td>
<td>7,240.66</td>
<td>6,480.09</td>
<td>15,222.65</td>
<td>333</td>
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<tr>
<td>1934</td>
<td>6,160.19</td>
<td>6,328.41</td>
<td>15,054.43</td>
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<tr>
<td>1935</td>
<td>8,364.22</td>
<td>5,245.67</td>
<td>18,172.98</td>
<td>319</td>
</tr>
</tbody>
</table>
Sick Benefit Societies

DOCTOR’S CERTIFICATE

Hungarian Sick Benefit Association
of Montreal

MONTREAL, 194

To the Officers and Members of the Hungarian Sick Benefit Ass’n

THIS CERTIFIES that I have this day examined

M

Address  Occupation

and report as follows.

Age

Previous history

Family history

Present condition

His wife been examined?

Remarks

Do you recommend this candidate as fit for our society

Signed

Medical Examiner

SECRETARY’S REMARK

Candidate Initiated at

Single or married

Candidate rejected on account

Secretary
Dear Brother:—

You are cordially invited to attend a Special and General Meeting on Sunday Eve., October 14th, at 8 o'clock in the Morin Hall, 344 Park Avenue.

It is imperative that you be present at this meeting.

The winter months are approaching and we need your efforts to do active work.

We have several important questions to be discussed:

1. To settle the question of the secretaries’ salaries as no decision was reached at the last meeting.
2. Report of the last Ball.
4. Continuation of the reading of the revised constitution.
5. The president will address you on a subject which is of importance to our brothers.

Do not fail to attend this meeting.
Sick Benefit Societies

CLASSROOM DISCUSSION – STUDENT COPY

1. When was the first Jewish sick benefit society in Montreal founded? What was it called?

2. Take a look at article 3 of the Bessarabier Sick Benefit Association’s Constitution and answer the following questions.

   2a. Who could become a member of this sick benefit association? List some of the criteria you would have to meet.
   i.  
   ii.  
   iii. 
   iv.  
   v.   
   vi.  
   vii. 

   2b. What steps would you have to go through in order to join the association?
   i.  
   ii.  
   iii. 
   iv.  
   v.   
   vi.  


3. Answer the following questions using the Hungarian Sick Benefit Association’s ledger.

3a. Sick benefit societies were often active in the social life of their members. Using the list of expenses, list ___ types of social events that this group participated in.
   i.
   ii.
   iii.

4. Take a look at the Financial Statement of the King George Sick Benefit Association.

4a. What can you find out about this organization based on the information provided?

4b. What types of information can you not learn from this type of document?
   i.
   ii.
   iii.

4c. Where might you look to find out this information?

5. Using the materials from the file, list five examples that show the sick benefit societies’ concern for the well-being of their members and the broader community.
Sick Benefit Societies

GLOSSARY

_Landslayt_
A Yiddish word referring to Jews who come from the same village or town.

_Shiva_
A week-long period of mourning following the death of a close relative.

_Yiddish_
A language widely spoken among Jews of Eastern European origin at the turn-of-the-century.

_Universal health care_
A system where health care is provided to all citizens by the government (and paid for by public through taxes.)
Sick Benefit Societies

TIMELINE

1892 (September 1): Hebrew Sick Benefit Association of Montreal is founded.
1901 (March 1): Independent Hebrew Sick Benefit Association of Montreal is founded.
1907 (June 13): Russian-Polish Hebrew Sick Benefit Association is founded.
1907 (August 1): Bessarabier Hebrew Sick Benefit Association is founded.
1912: The Herzl Dispensary and Mount Sinai Sanatorium are founded.
1930s: More than 50 Jewish sick benefit societies exist in Montreal.
1937: The Jewish General Hospital is founded.

Early 20th Century Montreal Jewish Sick Benefit Associations

Russian Polish Sick Benefit Association
Independent Hebrew Sick Benefit Association of Montreal
Hebrew Sick Benefit Association of Montreal
Canadian Hebrew Sick Benefit Association of Montreal
Bessarabier Hebrew Sick Benefit Association
Yishytzpr Young Men’s Sick Benefit Association
Dominion Hebrew Sick Benefit Association
Hungarian Hebrew Sick Benefit Society
North End Wilkomirer Hebrew Sick Benefit Association
Victoria Hebrew Sick Benefit Association
Hebrew Ladies Sick Benefit Association
Sick Benefit Societies

CLASSROOM DISCUSSION – TEACHER’S COPY

1. When was the first Jewish sick benefit society in Montreal founded? What was it called?

2. Take a look at article 3 of the Bessarabier Sick Benefit Association’s Constitution and answer the following questions.

   2a. Who could become a member of this sick benefit association? List some of the criteria you would have to meet.

   i. Male
   ii. Jewish
   iii. 18-40
   iv. Physically/mentally healthy
   v. Good character
   vi. Able to support family
   vii. At least six month in Canada
   viii. Resident of Montreal

   Further Discussion:
   A. Do you think it was fair to only let healthy people join?
   B. Question of women not being allowed to join
   -Note: also women could not become members in their own right, they could receive benefits as part of their husband’s membership (for an additional fee)
   -Might point out that social attitudes were different at the time and that in Quebec women did not have the vote until 1940; were also excluded from other occupations, etc.]

2b. What steps would you have to go through in order to join the association?

   i. Fill out membership application form
   ii. Pay entrance fee
   iii. Be approved by existing members at a meeting
   iv. Be approved by the Investigating Committee
   (iii. and iv. would be based on the criteria outlined in 2a.)
   v. Pass a medical examination
   vi. Once approved, must attend a meeting for an official swearing-in

   Further Discussion:
   A. Why do you think it was important for members to approve candidates?
   -Possible answers may relate to fraternal, community-orientated nature of sick benefit societies
   B. Do you still have to go through the same process to receive health care?
   Which parts are different and which have stayed the same?]
3. Answer the following questions using the Hungarian Sick Benefit Association’s ledger.

3a. Sick benefit societies were often active in the social life of their members. Using the list of expenses, list ___ types of social events that this group participated in.
   i. Weddings
   ii. Balls
   iii. Bar Mitzvahs

4. Take a look at the Financial Statement of the King George Sick Benefit Association.

4a. What can you find out about this organization based on the information provided?
   [Possible answers may concern a rise in membership (and income, expenses, assets), the organization is growing, the organization is financially well-off (higher income than expenses), etc.]

4b. What types of information can you not learn from this type of document?
   i. Who the members were
   ii. How much the membership fee was
   iii. What the money was spent on
   iv. What the assets were

4c. Where might you look to find out this information?
   [Possible sources include membership lists, ledgers, receipts, inventories, etc.]

5. Using the materials from the file, list five examples that show the sick benefit societies’ concern for the well-being of their members and the broader community.
   Possible answers include:
   i. “Don’t buy goods from Nazi Germany” [meeting notice]
   ii. “If you know of a brother in distress…” [meeting notice]
   iii. Donation to the Hebrew Consumptive Society [ledger]
   iv. Donation for Theatre benefit [ledger]
   v. Visiting the sick
   vi. Participating in the social life of members
   vii. May also use the meeting notices to point out its bilingual (Yiddish-English nature)