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#### ONTARIO SENIOR TAMILS BENEVOLENT ASSOCIATION (OSTBA)

EST. 2012. REG: NOT FOR PROFIT ORGANIZATION #1866873, ONTARIO, CANADA ஒன்டாரியோ முது தமிழர் நலன்புரி ஆதாயமற்ற சங்கம் # 1866873 Address: OSTBA, PO. Box 48068 Dundas & Sheppard, Mississauga ON L5A 4G8



## Helping Seniors Live with Dignity, Security, and Peace of Mind:

As many of our seniors reach advanced age, it is natural to experience concerns about health, financial security, and emotional well-being. Feelings of loneliness, neglect, and even elder abuse are unfortunate realities for some in our community. In this context, any collective and cooperative effort to improve our financial and emotional security can go a long way toward alleviating these worries and restoring peace

of mind. Establishing a self-funded Death Donation Reserve Fund, exclusively contributed to by members, to support families at the time of a member's passing. Inspired by similar Tamil benevolent organizations in Sydney, Australia, OSTBA was officially registered as a not-for-profit organization in Ontario in 2012. Since its inception, OSTBA has made payments to the families of seventy-seven (77) members. We have members from numerous Senior Tamil Organizations in Ontario.

#### Membership Eligibility:

To become a member of OSTBA, you must:

- Be between the ages of 60 and 75
- Be a citizen or permanent resident of Canada
- Be free from any terminal illness at the time of application
- Be a paid member of a recognized Tamil seniors association (provide name and membership
- number)
- Provide two nominees, one of whom will receive the Death Donation upon your passing (subject to OSTBA constitution requirements)
- Declare that the information in your application is true and agree to abide by the OSTBA Constitution



### **Membership Contributions & Benefits:**

- Initial deposit starts as low as \$95.00
- Annual Membership fee is \$20.00
- On each death call, members contribute \$20.00
- Members must maintain a minimum balance of \$85.00 in their account
- In recent months (2025), the average payout to the family of a deceased member was approx.
   \$4,700.00 while each member only contributed
   \$20 per call
- Contributions are held in the Death Donation Reserve Fund (By-Law #3.2)
- No office or administrative overheads as OSTBA is entirely run by an elected volunteer Board operating remotely

#### **Important Membership Conditions:**

To become a member of OSTBA, you must:

- You are a Provisional Member for the first
   12 months from your initial payment
- No benefits are available during the first year of membership
- Members may also make a special declaration to assign benefits to two individuals, subject to OSTBA's constitution.

For more information please contact:
Tel: 416-473-6880 / 416-629-0065
Email: ostba2019@gmail.com
Web: ostb5.ca