

THE CANADIAN

Price, 50 Cents.

Published Monthly, in English and French, at London, Ont., in the interest of the

Catholic Mutual Benefit Association of Canada

And called to members between the 1st and 15th of each month.

Members are invited to send us items of news or information that will be of interest to the Association. Communications upon subjects of interest to C. M. B. A. members will always be welcome, but anonymous letters and letters which the Manager does not consider for the welfare of the Association will not be published.

Correspondents will please remember that copy must reach us by the 15th of the month, if intended to appear in the following month's issue. Space is limited and brevity is necessary.

Address all communications to:
S. R. BROWN,
Editor and Manager,
Catholic Mutual Benefit Association,
London, Ont.

ASSESSMENT SYSTEM.

LONDON, APRIL, 1900.

ADVERTISEMENTS.

We are now prepared to accept advertisements for THE CANADIAN. The terms are \$30 per column per annum or \$2 per inch space per annum, payable strictly in advance. There is no better medium for advertising. THE CANADIAN has a circulation of 14,000, extending all over Canada.

For further particulars address:
S. R. BROWN, Editor and Manager,
Catholic Mutual Benefit Association,
London, Ont.

There have been more applications for membership to the C. M. B. A. of Canada during March, 1900, than in any other month since the organization of the Grand Council.

In the March issue a typographical error was made. Order No. 900, on account of Rev. M. J. Cummins, should read \$100, one hundred instead of \$1,000, one thousand.

Mr. Fischer, whose name has become familiar by his occasional contributions to THE CANADIAN, is a member of Branch 104 C. M. B. A., Waterloo, Ont. He is at present a second year student in the Medical College, Western University, London, Ont. Brother Fischer is a refined and clever young man, and has, we hope, a bright future.

Branches must collect and remit to the Grand Secretary the Supervising Medical Examiner's fees. Section 147 states they shall be held liable in every case. It matters not whether the applicant was approved or rejected, the branch to which his application was made is held liable for the Supervisor's fees: therefore, the branch officers, in order to protect their general fund, should see that said fee is paid by the applicant at the time the application is made.

The Per Capita Tax, Initiation Tax and Supervising Medical Examiner's fees for the quarter ending March 31st, 1900, are now due and should be paid without delay. Officers of branches that have not yet remitted to the Grand Secretary the amount due therefor are requested to read Sections 147 and 176 of constitution and comply with same.

THE THREE-DOLLAR BONUS.

In order to obtain the bonus on new members, branches must make out and send to the Grand Secretary a regular account for same. Forms for such accounts are supplied by said official to branches upon application therefore. No attention will be paid to any application unless same is made on our regular C. M. B. A. printed form.

GUARANTEE BONDS

We deem it necessary to repeat instructions regarding bonds, and we would request branches that have not yet remitted the premiums for same to carefully read the following and comply with our regulations regarding this matter without further delay.

All branches of the C. M. B. A. of Canada are hereby notified that arrangements have been made with the Employers' Liability Assurance Corporation, Limited, of London, England, through its agent, Mr. H. J. McKoon, of Montreal, Que., by which said company will issue a "Blanket Bond," covering all officers of our Association that are required by our Constitution to be under bonds. The Grand Council will pay said corporation the total premium in one sum, and the branches will pay their respective premiums to the Grand Secretary. This will be much better and more convenient for all concerned.

Each branch will therefore remit without delay its premium at the rate of 50 cents for each \$100 bonds for its Treasurer and its Financial Secretary. The amount of bond is \$3 for the Financial Secretary for each member, and \$5 for the Treasurer for each member in the branch. See Sections 176 and 177 of our Constitution.

Example: A branch has one hundred members. Its bond is \$3 for Financial Secretary and \$5 for the Treasurer. Total \$800. Amount of premium \$1.

The premiums for bonds must be remitted to the Grand Secretary annually in January, and when a new branch is instituted.

PAYMENT OF ASSESSMENTS BY BRANCHES.

There are many branches entirely too dilatory in forwarding the Monthly Assessment Reports and assessment remittances. The Constitution, as well as the regular monthly notice sent to all our branches, plainly state that said Monthly Assessment Reports and remittances must be forwarded to the Grand Secretary on or before the 9th day of each month.

Nos. 3 and 4 assessments should be remitted to the Grand Secretary on or before April 9th. We would request our readers to ascertain if their respective branches have complied with this law of our Association. Any branch that has not done so is violating our Constitution and doing a great injury

to each and every one of its members and their beneficiaries. A branch that does not pay the assessment or assessments within the time allowed by the Constitution *ipso facto* suspends itself: and should a death occur among its members during this time how could its officers make the affidavits required in our proofs of death, etc? A large number of branches do not pay on or before the 9th day of the month: they leave payment until the last week, and many of them until the last day of the month. All said branches seem to care about is to have the money sent in time to have the payment of the assessment appear in THE CANADIAN, and those dilatory branches, or their members, are generally, the first to complain if the Grand Council does not pay claims within the constitutional time! How can our Grand Council pay claims promptly if our branches do not remit assessments promptly? This is a serious matter, and we sincerely trust each member will enquire at his branch meetings whether his branch is one of those referred to.

THE NEW ARRANGEMENT A GREAT SUCCESS.

From many sources we are in receipt of information commending the action of the Trustees Board at its recent meeting in Montreal, in doing away with paid organizers and in granting a fee of \$3 to every brother who secures the initiation of a new member. These assurances are sufficient to guarantee, beyond any doubt, that the new departure will be in the interest of the Association. We would ask each brother to give the advantages of this plan his most serious consideration. The increase of good risks to the Association means a lessening in the assessments and a lightening of the burthen from the shoulders of us all.

Thus, while he who secures the initiation of a new member is fully recompensed for his trouble by the fee of \$3.00 he is further recompensed by the lowering of his assessments through the influx of new members and the infusion of new blood.

There is no association doing business in Canada to-day offering better inducements to members than the C. M. B. A. Therefore every member should be proud to be a soldier in her ranks and should use every endeavor to secure others to march beneath her banner.

NO BAD RISKS ALLOWED.

We must throw out a word of warning now that the membership is taking up the work of organizing. None but good men can be permitted to join the C. M. B. A., hence none but good applicants should be solicited. Our record last year was magnificent. Fifteen assessments were sufficient for all requirements. Now let the same

suffice for this year. Let us endeavor to make fifteen assessments the standard. We can do so if we exercise care in the selection of our risks. To secure good healthy members is the duty not only of the medical examiners but of the branch trustees and of every member of the Association.

THE FAULT-FINDING MEMBER.

We are all familiar with the fault-finding member—the member who scarcely ever has a good word to say about the C. M. B. A., and who is ever prodigal of ungenerous and oftentimes unfair criticism of the Association. He thinks that the work of the Association or of his particular branch is not carried on as it ought to be. He thinks the C. M. B. A. is lacking in esprit de corps, that the members are not sufficiently fraternal. Again, he urges that our system of insurance is unsound in principle. Sometimes his speech assumes the form of a complaint that the Association has no merit because some person with whom he has had personal differences is a member of his branch. We have known cases of this kind of members staying away from meetings because some friend of his has been on sufficient grounds rejected for membership or has been disappointed in election for office. The most common form of complaint, however, is that the meetings of his branch are small and uninteresting and that in consequence he does not attend them. He is never without some complaint.

It never occurs to members of this class that the Association and the branches are precisely what the members make them. We recall the case of a member who once declared in our presence that if anybody sought advice from him as to joining the Association, he would advise the applicant that the C. M. B. A. was no good. This member took a solemn obligation by which he pledged his loyalty to the Association, but he had apparently forgotten that, to him, trifling circumstance, and, as sometimes happens, had forgotten that it was his duty to contribute so far as possible to the Association's welfare. Some fraternal bodies have by-laws providing for the expulsion of any member who speaks disparagingly of the Association or of the executive, and if our Association has no specific rule for such offences, it is because the "obligation" taken by all members on their initiation has been heretofore considered a sufficient assurance of the members' loyalty and fidelity. The complaint that meetings are uninteresting comes with bad grace from the member who never attends any meetings, and who frequently prevents the attendance of the members who have been well-disposed. The same may be said of the complaints about the transaction of business, to the progress of which the complaining member never