

THE CANADIAN

PAPER, 5 CENTS

Published Monthly, in English and French, at London, Ont., in the first week of the month.

Catholic Mutual Benefit Association of Canada

And mailed to members on or about the 10th of each month.

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be welcome, but anonymous letters and reports which the Manager does not consider for the use of the Association will not be published.

Correspondents are reminded that copy must reach us before the 10th of the month... in the following month's issue... limited space is available for very much desired.

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LONDON, SEPTEMBER, 1897.

WHY THE C. M. B. A. SHOULD BE ENCOURAGED.

The C. M. B. A. ought to be encouraged throughout Canada for obvious reasons. Some of these reasons were touched upon in St. Mary's cathedral, Kingston, a few Sundays ago, on occasion of a large number of members and their friends from Deseronto and vicinity who visited the Larneston city Vicar General Kelly pointed out that the working-man was unable to under take the cost of the ordinary insurance, and thus in case of the death of the bread winner his family were left destitute in many cases. Now, the C. M. B. A. supplies a comfortable sum for the bereaved widow and orphans, and the sustenance of this insurance is within easy reach of the working classes. But it is necessary for the member of this Association, to be frugal, sober and industrious, that he may be able to pay the assessments and monthly dues. The C. M. B. A., therefore, supplies a powerful motive to the poor man to husband his earnings, and instead of squandering the hard earned weekly wage upon drink or other dangerous amusement he puts by a little in this association which provides a substantial aid to his family should death call him when they are already young and helpless. Is it not worth while giving serious thought to this aspect of the C. M. B. A.? What salutary consequences follow from this? Thrift and industry are encouraged, and a sober, steady life is almost guaranteed. Furthermore, it must be remembered that the working man and the laboring classes generally are the bone and sinew of the population. When, therefore, we help to secure their leading lives of economy and temperance, we are helping—materially—to strengthen the whole framework of society. There can be no question but that the laboring classes spend a great deal more ready money proportionately than others of the community. They are compelled to do so, by the very necessity of their condition, consequently they are disposed to spend any little extra they may have

in ways that are, to say the least, extravagant, if not something worse. The little they have above their ordinary wants is so trifling that they have no encouragement to care for it. Hence the temptation to squander it. Now, the C. M. B. A. insurance of \$1,000 or 2,000 can be secured on this pittance, and so an inducement is put before the man of toil to guard well his few extra cents from week to week and give this protection to his wife and children in case accident, to which also he is so much exposed, deprives him of life. This habit of laying aside carefully what he can spare from his wages will infallibly develop those habits of economy, of thrift and of steadiness which will form the full character of the Christian father and build up the traditions of a Christian heritage and home for his children.

Any thinking man in the Catholic community will recognize the truth and wisdom underlying these thoughts, and therefore, another consequence follows, namely, that our Catholic employers and men of large means should awaken to the necessity of encouraging the working classes and those who are not blessed with abundance of the world's riches by becoming members of this Association. Ordinarily these (our wealthy men) because they can afford to take up insurance in the regular life insurance companies, pass by the C. M. B. A. They can get better; and can afford to sustain large policies. But should they not remember the class who help them to their wealth? We knew they are anxious to do so. But they see no practical method of giving this help. It is supplied if they join the C. M. B. A. In the first place they will give good example, and it must be remembered that we are obliged to give good example and to encourage what is good and worthy even at some sacrifice. But they can give most effective good example by joining this Association, and yet the sacrifice is not worth considering, so trifling is it to men of means.

It may be further urged that, not only will they give this good encouragement to the working man to live soberly, and economically, but they will be making secure and stable the Association itself. It is to be regretted that our well-to-do Catholics do not take this into consideration, and yet it is manifestly a work commendable and important and easily within their reach. Let our members, therefore, place before our wealthier brethren of the faith these considerations. It might be done through our reverend clergy, who are so friendly to the C. M. B. A., and thus a great and substantial good would be accomplished for the organization.

Another aspect of the C. M. B. A. was touched upon by the Vicar General. He observed that what the Catholic Church lacked in the present

day was a religiously educated laity. And he considered that when Catholics joined together fraternally in this Association for mutual encouragement and protection it necessarily involved an increase of knowledge of Catholic interests and Catholic duties. There is, in a certain sense, a disposition now-a-days to relegate religion and its history and interests to the priest and the Church, as if it were no affair of the layman except as to his duty of receiving it from the Church. This is not the proper idea. The Catholic layman has his mission to extend the truth of divine faith in his own sphere. How can he do so if he have not a more extended knowledge of the Church, her history and policy, than he acquired from his catechism in childhood. But by association with Catholics in such fraternal organizations as the C. M. B. A., Catholic affairs will be discussed, and the widespread influence of the Church will be considered, and thus will grow a larger knowledge of the Church and a more intelligent grasp of her divine office and mission.

The Vicar intimated the names of great laymen who, from time to time, did great work for the Church as a consequence of their wider religious knowledge—amongst others, Sir Thomas More (now a canonized saint), the Lord Chancellor of England; Count de Montelambert and Chateaubriand, in France; Daniel O'Connell, the hero of Catholic emancipation, in Ireland; and the present Lord Chief Justice of England, Lord Killowen. These were mentioned and references made to their particular works and writings, showing their profound knowledge of Catholic questions and policy of our Holy Church.

ARCHBISHOP BRUCHESI.

Address Presented by the C. M. B. A.

The Catholic Mutual Benefit Association of Canada went in force on the evening of the 23rd ult to the Archbishop's palace to present an address to Mgr. Bruchesi, who received the numerous delegation with that courtesy and kindly demeanor which has invariably characterized him in meeting with all classes of his people.

There were present Messrs. T. J. Finn, Grand Chancellor, President of the delegation; P. P. Lussery, Joseph Girard, C. Dandelin, P. A. Boucher, A. H. Spadling, Grand Deputies; M. Shalkey, W. J. M. Eirov, M. J. Polan, Congau, T. McDermott, P. A. Boucher, Joseph Belland, A. H. Spadling, Dr. A. Germain, L. A. Primeau, C. E. Oliver, A. Racine, F. Niel, E. Lariviere, A. P. Martin, T. M. Ireland, F. X. Lemire, Presidents of Branches; J. J. Costigan, Grand Deputy, Secretary of Deputation; M. P. Lamontour, Jar. Coffey, J. H. Feeley, Joseph Lezau, Dr. D. Drainville, A. Dumouchel, Frs. Verrier, William Gracl, Amodeo Guesnel, N. P. Lamoureux, Bruno Charbonneau, Jos. Desrosiers, J. S. Telephore Germain, F. Marimeau, Arthur Boardon, Daniel Ducein, J. J. McHerten, James Milloy, Alex. D. McGillis, J. A. Gould, J. E. Shortall, J. O'Toole, J. H. Feeley, Jr., James Callahan, and others.

GRAND PRESIDENT DETAINED.

The presentation took place in the large parlor of the palace, Archbishop Bruchesi and Rev. Canon Valiant entering the room soon after the deputation had arrived. Hon. Michael F. Hackett, the Grand President of the C. M. B. A., was, unfortunately, unable to be present, consequently the reading of the address devolved upon Dr. Germain. Mr. Hackett's letter reads as follows:

Jefferson, N. H., August, 1897. Jno. J. Costigan, 325 St. Urbain street, Montreal. Dear Sir and Brother— I regret exceed-

ingly that my absence in the White Mountain will preclude my being with you on the 23rd when the C. M. B. A. branches of your city will themselves honor in presenting an address to His Grace Archbishop Bruchesi. Nothing would give me more pleasure than to be your spokesman upon so worthy an occasion; but, unfortunately, I shall be detained here for Monday next. Needless to say, though not with you in person on the occasion, I shall be with you in spirit. Yours, most fraternally, M. F. Hackett.

THE ADDRESS.

Ex Alderman Germain then advanced and read the following address to His Grace:

My Lord— These in your diocese who form part of the Catholic Mutual Benefit Association, better known possibly under the name of C. M. B. A., thought that Your Grace would kindly accept, at the inception of your episcopal career, their homage and best wishes. Our association feels honored, My Lord, in having a Bishop as founder, and in numbering several Bishops amongst its members, and we do light in hoping that the Catholic spirit with which Bishop Ryan animated the new born society, some twenty years ago, will continue our strength and safeguard. So, indeed, submissive and loving children of the Church, do we cheerfully place at the feet of its official representative the homage of our respect and the acknowledgment of our obedience.

By the will of God and the choice of the Holy See you are appointed my Lord, our Archbishop and our Father. From all parts of this dear country of ours the most authentic voices have joyfully acclaimed your elevation to the Archiepiscopal See of Montreal. It was justice rendered to you, O God, we are convinced, my Lord (may your modesty pass our frank speaking), has admirably gifted you to grace such a high position.

Neither are we ignorant of the fact that, together with the honor, you are undertaking a heavy responsibility. We would wish, my Lord, by our present proceedings, to alleviate you, in our small way, of this burden, inseparable from the honor of commandment, promising that we shall always be obedient and respectful subjects of Your Lordship.

Catholics before all, the members of the C. M. B. A. of the diocese of Montreal, be they sons of Ireland or descendants of France insist on the honor of affirming, My Lord, that they believe in Jesus Christ and confess His doctrine, that they believe in the Church and respect its dogma, that they believe in the Pope and follow his instructions, that they believe, and will believe, and will obey their young and well beloved Archbishop.

May God grant you, My Lord a long and happy episcopate, so that we may long enjoy you, always venerate and always love you.

With this expression of our feelings allow us, My Lord, to beg for our association your episcopal blessing, also for ourselves and families.

MGR. BRUCHESI'S REPLY.

After granting the episcopal blessing, His Grace began his reply. He said he was deeply touched in listening to the sentiments expressed in the address that had just been read. He referred to his connection in the past with several of Montreal's Catholic benevolent societies, such as the French Canadian Artisans, the Union St. Pierre, and others, and said that he had done his best for the success and progress of these organizations. He had felt that he was discharging a duty to the citizens in a question which was of the country as well. His affection and interest, he would like them to feel, did not end in the particular societies of which he happened to be the Spiritus Director, but it pervaded all. His Grace then went on to speak of the different societies that had sprung up, in a sympathy with the Church receiving its blessings. These societies, he said, are formed to the teachings of the Church, and they have my affection and admiration. There were others, His Grace proceeded to say, that were condemned, and that, of course, could not be approved by the Bishops and pastors of the people. The Archbishop then alluded to those organizations which, while not essentially bad, were neutral in matters of faith; this constituted a danger that all good Catholics should strive to avoid. It was different, however, with the C. M. B. A., the members of which were united in the Catholic faith, and all wished to listen to the voice of their pastors. This society, His Grace declared, received his blessing because there was no doubt as to the soundness of the faith of its members, for everything was done above board and no secrecy prevailed. He also commended the C. M. B. A. for placing so prominently in advance the great name of Catholic. The members were to be continued, faithful to the Church, faithful to its teachings and to its laws. For this reason, the Archbishop said he was delighted to see them there that night, and it was