

RIGHT

THE C. M. B. A.

Editor CATHOLIC RECORD:—Will you please allow me space in your paper in order to convey my thanks as a member of the Catholic Mutual Benefit Association to our supreme Medical Examiner, Dr. Ryan, for the valuable information contained in his letter in your issue of May 8th, 1915, it being the first explanation or information the members received direct from the executive since this agitation began? Now as a member of the Association of fifteen years standing I am going to take the liberty to ask for some more information pertaining to the C. M. B. A. Society as I think the executive is the proper source from which the members should get their information. Now the doctor tells us that from the year 1904 until the year 1914, 2,444 deaths occurred in the Society and the Society paid their beneficiaries \$3,575,000 in death claims. Now if the doctor had told the members the amount received in assessments during that period of ten years and if it was less than the amount paid out it would convince the members at once that higher rates were required but if it was \$200,000 more than the amount paid out in that period, which I can only assume it was, it should alarm any cause for alarm with the actuary or the executive as to a sudden collapse of the Society. Now I would like some information as to the doctor's proportioning of Mr. Sutherland's insurance policy or rather the lien on his policy. Now the doctor assesses Mr. Sutherland with \$192 for inadequate assessments of his own which will make him actuarially solvent by placing him in the N.F.C. rate. Now this I presume will be the arrangement for all Mr. Sutherland's colleagues who are still living and who were members prior to 1907. Now if Mr. Sutherland is made actuarially solvent by taxing his policy \$192 for inadequate payment and all his colleagues are made solvent by the same process, now future members with the N. F. C. rate in force will be solvent and provide their own insurance. All the deceased members claims are paid. If such is the condition will the actuary or the doctor tell the members when and where they will apply the \$52 which the doctor taxes Mr. Sutherland's policy with for the inadequate payments of deceased members? It has been stated by some and admitted by some that the Society sold insurance too cheap. Now Mr. Sutherland got his apparently \$192 too cheap. Now Mr. Sutherland might pay the \$192, but the management says no, the other fellow that died got \$352 worth of insurance more than he paid for, you have got to pay that. Now just a question or two in regard to the imaginary deficit. If ignored with the N. F. C. rate in force and we maintain our present membership, when would the deficit become effective? Could we have what would be properly called a deficit when the Society is both debtor and creditor, each member is a per capita debtor and a per capita creditor? Now as a per capita debtor I owe a per capita share of the deficit and as a per capita creditor a per capita share is due me. Now as to the remarks of a former member writing in the CATHOLIC RECORD on this subject as to the lapsing of old members to the extent of \$4,000,000, if such should happen, either circumstantially or intentionally, would it affect the rate required to be assessed on the members still remaining in the Society? Now I have just one more question to ask our Supreme Medical Examiner. I see in his letter where he states the folly of putting off readjustment or making an inadequate adjustment must be at once apparent. The survivors must pay the price with compound interest. Now the question I ask is who are the survivors? Is the man who goes into the Society to-morrow or the man who went in yesterday, a survivor? Or is just the members who were in the Society prior to 1907? I think if the Grand Council would consent to give the members the privilege of a convention they could pacify the members and justify their action which I don't think they can do in any other way. I very much approve of the suggestion of Mr. O'Reilly in his communication in the CATHOLIC RECORD of substituting a convention now for one to be held a year hence and as it would not increase the expense any and as this is one of the most important matters that could come before a convention, or probably ever will again come before a convention of the C.M.B.A., I think it should be considered. Respectfully yours, JOHN GLEESON, Treas. Br. 303, Napanee.

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Diocesan Directors and with them several thousand priests, to numberless ecclesiastics from the Eternal City, took part in the deliberations. Whilst the coming event in Montreal may not have the splendor of the Roman Assembly, it is expected that the attendance of clergy from all over Canada will be very large, it being the express desire of the Holy Father Pope Benedict XV, expressed in his Special Brief that this be the Congress of the Canadian priests. Dealing with the welcome that awaits the delegates in his Metropolitan City, Archbishop Bruchesi remarks: "We consider it a great favor and a still greater honor, that our episcopal city is to receive the bishops and priests of Canada to a Eucharistic Congress. We may assure them that they will find amongst us the same cordial welcome as in our Congress of 1910. It is our wish that the faithful participate, to a certain extent, on the homage to be rendered to the Blessed Sacrament during these days of grace. On Wednesday evening therefore, there will be solemn Benediction of the Blessed Sacrament in all the churches of Montreal, preceded by a sermon on the Holy Eucharist. On Thursday morning all the faithful are urged to assist at Mass and to receive Holy Communion.

THE CATHOLIC SCHOOL SYSTEM AND ITS EFFICIENCY

"There is now too much in the school curriculum. The days are so full and the pace is so fast that the children necessarily suffer, to say nothing of the strain on the teacher." The criticism proceeds from the vice principal of a Milwaukee public school, one of a delegation that waited upon a board committee the other day to protest against the introduction of "Art Studies" into the course of instruction. The testimony offered by the delegation was not reassuring. The teachers said that eighth grade pupils were not able to spell ordinary words or to do simple sums in arithmetic. Had the charge been brought against our parochial schools we should not have been surprised. It is so ancient, in this connection, as to be almost moth eaten. For many years our Protestant friends have held up, with the solemnity born of deep conviction, that the Catholic schools teach little else but the Catechism, which is all right in its way—but! (Superior smiles and shoulder shrugs.)

Are their assertions borne out by facts? In an address delivered not long ago at Yale University, Prof. George Wharton Pepper, one of Pennsylvania's most eminent non-Catholic lawyers, said, "There is no doubt in my mind that the Roman Catholics have the finest system of teaching possible." Mr. Pepper went on to say, which is, of course, the crucial point, that the reason for its excellence lay in its association of religious with mental training.

That the young people turned out by our Catholic educational institutions, both primary and secondary, are well able to take their places alongside others has been established beyond dispute. For several years past first honors in the great municipal spelling been held in the city of Brooklyn have been carried off by parochial school children. That our boys and girls are equally efficient in later years is evidenced by the number of them in public life and the still greater number of them who, although unknown and unnoticed, help to make up the solid backbone of our nation.

It is worth considering by our Catholic parents, especially such of them as may be tempted, in the education of their children, to sacrifice upon altars of expediency or social ambition.—New World.

Take the crucifix in your hand and ask yourselves whether this is the religion of the soft, easy, worldly, luxurious days in which we live; whether the crucifix does not teach you a lesson of mortification, of self-denial, of crucifixion of the flesh.—Cardinal Manning.

DUTCH PILGRIMS PRAY FOR PHAEO

Holland has organized a big pilgrimage to the celebrated shrine of Our Lady at Halle to pray for the peace of Europe. This immense demonstration of Catholic Holland took place on May 25. In addition to pilgrims from all parts of Holland, the Belgian refugees at Rymondan-Neod joined the procession to Ter Neod.

This pilgrimage is not the only sign of the wonderful increase of the faith in Holland of recent years. Churches and missions are springing up everywhere. Some days ago the Bishop of Haarlem consecrated a new church which has been erected at Beverwyk, a small town of the northern part of Holland with a population of some three thousand eight hundred and fifty seven souls. Another new church is now under construction at Wanssum, which will be consecrated next July by Mgr. Schryvan, and more are in course of erection.—Church Progress.

ALEXANDRA A CATHOLIC?

A remarkable and unmolested procession was that held recently, when a great concourse of the French and Belgian refugees of London marched from the Convent of Adoration Reparatrice, Chelsea, which stands on the site of the garden of England's martyred Chancellor, Blessed Thomas More, to the Convent of Perpetual Adoration the other side of Hyde Park, which occupies the historic site of Tyburn gallows on which the martyrs suffered.

There were hymns and prayers in French along the route of the procession, the intention being for the Allies victory, the fallen, and a lasting peace. Both communities, being French, extended a hearty welcome to the refugees taking part, and, beside the candle which always burns at Tyburn for King George, burnt one for King Albert.

By the way, it is said the Archbishop of Canterbury and all his

forces have been brought to bear on Queen Alexandra to prevent her publicly embracing the Catholic faith.—Church Progress.

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