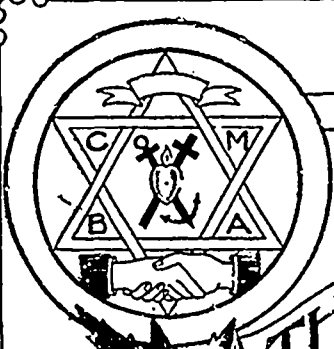


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THE INVOCATION.

Answer me, burning stars of night,
Where is the spirit gone,
That passed the reach of human sight,
Even as a breeze hath flown?
And the stars answer'd me—"We roll
In light and power on high;
But of the never dying soul
Ask things that cannot die!"

O many-toned and chainless wind,
Thou art a wanderer free!
Tell me, if thou its place can find
Far over mount and sea?
And the wind murmur'd in reply—
"The blue deep have I cross'd,
And met its bark and billows high,
But not what thou hast lost!"

Ye clouds, that gorgeously repose
Around the setting sun,
Answer! be ye a home for those
Whose earthly race has run?
The bright clouds answered—"We depart,
We vanish from the sky;
Ask what is deathless in thy heart,
For that which cannot die!"

Speak, then, thou voice of God within,
Thou of the deep low tone!
Answer me through life's restless din,
Where is the spirit flown?
And the voice answer'd—"Be thou still,
Enough to know is given;
Clouds, winds, and stars, their task fulfil,
Thine is to trust in Heaven!"
—Mrs. Hemans.

Number of Assessments.

Our C. M. B. A. regular assessments are as follows:
January, No. 1; February, No. 2; March, Nos. 3 and 4; April, No. 5; May, No. 6; June, No. 7; July, Nos. 8 and 9; August, No. 10; September, No. 11; October, No. 12; November, Nos. 13 and 14; December, No. 15.
In addition to these regular assessments, our Constitution provides for special assessments whenever required, and therefore the Association can never fail to fulfil all its obligations to each and every one of its members.

Check Assessments.

There is a check assessment... (The text is very faint and partially obscured by ink smudges.)

their expenses with sums which appear insignificant when compared to the cost of the management of a life insurance company, for the same amount of business transacted.
—Ex.

More Horse-Play.

The mechanical goat used by the Modern Woodmen of America is accused of bucking and smashing one of Max Dorch's fingers, when he was being initiated into that order, and he has sued the society for \$10,000 damages. In his petition Dorch says this goat is fastened to an axle, between two wheels eight feet in diameter. Dorch asserts that he was strapped to this goat and then the wheels were rolled over the lodge floor and he spun around like a top. On a specially violent lunge of the goat Dorch reached out his hand to save himself, and it was smashed between the wheel and the floor. Dorch is a tailor.

The filing of the lawsuit recalls the one filed a year ago, by Lenna Winslow against the Macjabees. He was hurt while he was being initiated. He sued and a jury in the circuit court gave him a verdict for \$12,000. John Sullivan, one of the Woodmen, says that the relief committee of the Camp provided medical attendance for Dorch, paid him two weeks salary and took a receipt from him in full payment for his injury.
—Mascotine Journal.

Join the C. M. B. A. No nonsense here!

Consumption and Insurance.

At the meeting of the Dominion Medical Association recently in Toronto, Dr. J. Hunter read a paper on "Tuberculosis and Insurance." It was devoted to the consideration of the question as to what degree of tuberculosis practically should bar a person from being insured by a insurer for his lifetime. His view was that all tuberculous persons, dependants of tuberculous persons, under thirty years of age, and those with physical defects or conditions likely to produce the disease, should be debarred.

Dr. Hunter submitted a paper on the more important means of dealing with consumption. He suggested the establishment of a rural sanatorium in each municipality or group of municipalities, for the reception of such persons as require a prolonged course of care in the open air, and of suitable isolated buildings for the reception and treatment of advanced cases of the disease, and the establishment of a system of visiting such means of treatment, to be approved by the provincial health authorities, and the establishment of a system of visiting such means of treatment, to be approved by the provincial health authorities, and the establishment of a system of visiting such means of treatment, to be approved by the provincial health authorities.

the most important questions could be carried out in some public opinion was educated to the immense importance of checking consumption.—Canadian Woodman.

Plain Life Insurance.

In these present days, when the original idea of a pure protection of the insured's family or dependents has been surrounded by legal reserve insurance with a maze of investment features to such an extent that the original and principal idea has been relegated to the back ground, it is well and wise to consider the protection afforded by a plain life insurance policy or certificate, such as is issued by the truly mutual companies and fraternal insurance orders, from a point other than the one set forth by the legal reserve companies and the advocates of their system, and to dispel the possible doubts in the minds of many as to the wisdom of insuring under the assessment system, under a plain, unadorned, pure life insurance certificate.

The true investment is in the sum of money the man who insures his life leaves to his family, a capital on which he merely pays the interest or installments during his life time, and which capital reverts to his estate, and protects from any possible garnishment, to those for whom it was intended. Whatever else is tacked on to a life insurance policy in the nature of an investment is only a bait to catch the unwary and ignorant. In no case can a life insurance company, under the legal restrictions under which it operates, offer for such a high above the same returns as can be offered by an investment company that has for its objects and purposes the handling of investment money from a pure financial standpoint.

From year to year the world has witnessed an unimpeded progress and development of specialties in the various professions and vocations and, in fact, in every domain of science and art, so that there is but the minority left to cling to the old doctrine of embracing too many branches. And this truth very forcibly applies to the insurance policy in which all other features predominate to the detriment of its original purpose—the pure life insurance, which in itself is a sacred investment secured exclusively for the benefit of his dependents by them and who provided for the insurance of the policy and its maintenance.—Cal. Ins. Review.

Court of Appeal for Ontario.

Before Barrie, C.J., Oler, Maclean, Moss and Lister, J.J.A., March 23, 1890.
Case of Scotland Equitable Association vs. ...
The court of appeal for Ontario has affirmed the decision of the lower court in the case of the Scotland Equitable Association vs. ...

membership. This action was settled, the association accepting an affidavit of the applicant's brother as proof of his age, and thereupon issuing the certificate of membership. Subsequently the association brought this action asking for cancellation of the certificate on the ground that the applicant's age was not in fact that stated by his brother. Held, that nothing less than clear proof by the association of the actual age of the applicant, and of fraud in procuring and making the affidavit, would suffice to undo the settlement and entitle the association to cancellation of the certificate. Judgment of Meredith, C. J., affirmed.

Court of Appeal for Ontario.

Before Earton, C.J.O., Oler, Maclean, Moss and Lister, J.J.A., on the 23rd Nov., 1898.

Fawcett vs. Fawcett.
In his application for membership in a benevolent society the applicant directed that the amount to which he should be entitled should be paid, "subject to my will," and the certificate, issued in 1869, provided that at the death of the beneficiary, if then in good standing, "his heirs and legal representatives shall be entitled to receive the amount collected upon an assessment and not exceeding \$3,000, and he now directs that in case of his death the said sum be paid subject to his will.

The insured died on the 5th of January, 1897, having on the 12th of September, 1825, made his will by which he directed his debts to be paid, and gave "all the real and residue" of his estate to his wife, who survived him. At the time of the issue of the certificate the rules of the society provided that money payable under a beneficiary certificate should be paid to such person as the member, while living, might have directed, but there was no provision as to payment in the event of an invalid appointment or of want of appointment. In July, 1896, new rules were passed limiting the power of the society to take as beneficiaries any other expressly creditors and designated only by will. Held, the rules did not affect certificates then issued, and that the insured's executors were entitled to the amount (fixed at \$1,500) for distribution among the insured's creditors.

Johnson vs. Catholic Mutual Benefit Association (1897), 24, A. R. 68, distinguished.
Judgment of Street, J., affirmed.

The Humanity of Christ because of its union with God—created beautiful because 'tis the fruition of God,—and the Blessed Virgin because she is the Mother of God. Have a certain infinite dignity from the Holy God, which is God, and looked at in this light, there can be nothing better than this, as there can be nothing better than this.—St. Thomas of Aquin.