

## THE CANADIAN

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Catholic Mutual Benefit Association of Canada

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

Members are entitled to send us copies of news or labor columns, or articles of benefit to the Association. Communications upon subjects of interest to C. M. B. A. members will always be welcome, but anonymous letters and those signed "The Manager" does not come under the rubric of the Association will not be published.

Correspondents will please remember that copy must reach us before the 15th of the month, if intended for publication in the following month's issue and that space is limited and inevitably much desired.

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### IMPORTANT TO MEMBERS.

Once more we find it necessary to call the attention of the members of the Association to the absolute necessity of exercising a careful supervision over all applications for admission to membership in the C. M. B. A.

We desire particularly to impress upon branch Trustees the importance of this matter, as in our opinion, the future welfare of our Association depends in a great measure upon the manner in which those officers discharge their duties.

That this is the case will be readily admitted, when we consider that unless the Board of Trustees report favorably upon an applicant, it is impossible for such applicant to be admitted to membership even though the Supervising Medical Examiner's report be favorable; or if an applicant be recommended by the branch Trustees and the Medical Supervisor, he is reasonably sure of admission.

From this it will be seen how important the duties of Trustees are and the necessity of exercising the utmost vigilance on the part of members holding these positions.

It sometimes occurs that an applicant may give the Medical Examiner misleading answers to some of the questions asked, more particularly as regards his family history, habits, etc. The Medical Examiner accepts these answers in good faith and recommends the applicant, when, if he had known the truth, he might have rejected him. It is here that the importance of the Board of Trustees is shown, and all members should assist them in their work.

The Board of Trustees in each branch should carefully examine into the character, habits, and family history of all applicants for admission to their branch. If they do not know the applicant personally, they should seek the information from some one who does know him, and they should only recommend an applicant when they are thoroughly satisfied of his fitness.

It sometimes occurs that pressure is brought to bear upon Medical Examiners and Trustees, to have an appli-

cant admitted because he is a good fellow, or because his standing in the community might make him a desirable member, but no member of the Association, much less an officer, should lend himself to assist to membership one who is not in every way qualified, no matter what his standing in the community may be.

In the C. M. B. A. no extra charge is made where the employment of the applicant makes the risk an extra hazardous one, such as men employed on railways, steamboats, or tending machinery of any kind. This being the case, it appears to us that extra care should be taken in considering applications of this kind. Whilst we do not desire to exclude risks of this kind, we certainly ought to make sure that the habits of the applicant should be good, more particularly as regards the use of intoxicating liquors.

In order that this work of supervision may be more effectually carried out, we would suggest that all applications be read at the regular meetings of the branch, together with the answers of the applicant to the questions as to family history, habits, etc. If this course is adopted, it is reasonably certain that some at least among the members present will know if these answers are truthful. If any member should believe that any of the answers are untrue or misleading, he should at once inform the Trustees of it. If this course is strictly carried out, few undesirable members would be admitted.

Sometimes members are inclined to blame the Medical Examiners or the Medical Supervisor if the death rate seems large. This is unfair. The Medical Examiners are carefully selected and are the equal, if not the superior of any similar body in the country. As a rule they are found to be careful and painstaking in the discharge of their duties, and if at times it may be found that they have recommended some undesirable risk, in most such cases it will be found that they have been misled by the answers given by the applicant.

The Medical Supervisor has repeatedly called the attention of both the Medical Examiner and the members of the Association to the necessity for vigilance in the examination of applicants, and he has exercised that care himself which he so strongly urged upon others.

If every member of the Association will assist the Medical Examiners in this work, not only will the death rate be kept low, but the success and prosperity of our Association will be assured.

### FRATERNITY

We wish to draw the attention of our members to the spirit of fraternity that should always guide our brothers in their associations with one another. Fraternity should be one of the strongest mediums of increasing our member-

ship, and also of ministering to the happiness and the comforts of those who are now our brothers. It is said by many that the want of a closer fraternal feeling in the C. M. B. A. is due to the fact that we have no means of recognizing one another, that we have no signs, no passwords, no bond of union except that arising from the purely business character of our association.

The utility of signs and passwords is a debatable question, and as such we do not intend to discuss it. But it is a fallacy, pure and simple, to state that the adoption of one or both of these is necessary to the development of a broader spirit of fraternity. In the family relations where the bond of union and mutual love reaches its highest ideal, there are no signs, no passwords; each recognizes his sacred duty to the other and requires no stimulus to perform it.

The bond of trust, of perfect confidence, makes the members of a family one and indissoluble.

So should these factors operate in the C. M. B. A. It should be enough for us to know that a man is a member of the same fraternal family to induce us to extend to him our assistance, our sympathy, and, if needs be, our charity. It is to be feared that this is not always done. One great complaint against the C. M. B. A., is that it exists merely as a matter of insurance. In many cases this charge is well founded. While we are proud of our standing as a business association, and while the high place our insurance policies occupy should give joy to us all, yet it is most desirable that evidences of greater fraternity should be forthcoming, and that a broader and more generous spirit of mutual assistance and recognition should be cultivated. It were well for us not to delay till the death of a brother to show to him how much we love him. We should begin at once to enlarge the bounds of our fraternity; we ought to open our bosoms in brotherly love to all who own the sovereignty of our noble association; we ought to make our union a union of hearts, of good deeds and of mutual assistance.

The burthen that one brother has to bear would be made much lighter did we but give him a helping hand; and the little we do in this way would not press heavily on us at all.

We shall not attempt to indicate along what lines this fraternal feeling should be developed. Every man knows what friendship is, and knowing what it means to himself he needs no lesson how to extend it to others.

Let us draw nearer one another in all that pertains to our progress and advancement: in all that pertains to our honor and our welfare; in all that makes us better citizens; in a word, in all that fits us for the true realization of our life here, and the blessed enjoyment of the life beyond.

### Instructions to Grand Deputies of the C. M. B. A.

#### How to Institute a Branch.

1. Call the meeting to order, and have the usual opening prayer said by a priest, if present, and if not, by yourself.

2. Read the report you received from the Grand Secretary, giving the names, etc., of the applicants whose medical certificates have been approved, and have said applicants answer to their names. Then request all others, excepting Rev. Fathers or those who are already members of the Association, to withdraw.

3. Arrange the room as nearly as possible, in accordance with the diagram in our Ceremonial.

Read the obligation of the Association to the candidate, and be assured that the answer, "I do," is given by each of them to the question contained in the last sentence of said obligation.

4. Have each member sign the roll book, pay his first assessment according to Section 1 of our Constitution, also his initiation fee of \$3.00 and Supervising Medical Examiner's fee of 50c., if the last two items have not already been paid; then present each member with a copy of the Constitution.

5. The nomination and election of officers should then take place.

Immediately after the election, install the officers elect and conduct each to his respective station when obligated.

6. Now put the Branch through a form of meeting, according to Section 207, explaining thoroughly each order of business as you proceed.

Instruct the members well in the use of the "Gavel," the "Duty of Members Entering or Leaving during Session," the "Method of Balloting," the meaning of the "Design" placed over the President's station, and the "Opening" and "Closing Ceremonies."

Under order 18, New Business, have the Branch arrange the date and place for holding its regular meetings, and the amount of Monthly Dues. This may be done by a "standing resolution" or "by-law," in compliance with Sections 156 and 185.

Under order 15, Good of the Association, give a thorough explanation regarding the work of the Association and the duties of members, especially officers of branches. Impress upon them the necessity of dealing promptly with the Grand Secretary in remitting assessments and general fund monies, and forwarding applications for membership with blanks properly filled in as soon as possible after initiation. If branches are negligent in the discharge of their duties towards the head office, how can they expect the Grand Secretary to conduct the business with that efficiency which we so much desire should characterize the C. M. B. A. of Canada?

7. Have an order drawn on the Treasurer of the branch for \$25.00 and forward said order and amount, the applications for membership, your report and bill of expense, to the Grand Secretary without delay.

The necessary expenses of Grand Deputies when instituting branches are paid by the Grand Council.

After the branch has been instituted and the Grand Secretary has received a list of the officers and charter members, he will make out the charter for the branch and forward it to the Recording Secretary.

The welfare of a branch depends in a great measure upon its first officers, and the way in which they discharge their duties.