

Branch No. 4, London, Ontario, at eight o'clock at the hall, Albion, Ont. Wm. Corcoran, Recording Secretary.

C. M. B. A.

The Catholic Mutual Benefit Association.

ITS ORIGIN, AIMS AND OBJECTS. An open meeting of Branch 145 C. M. B. A. held in St. Basil's Hall, Toronto, on 3rd May, the following paper was read by the members, Mr. J. D. Ward.

Men are social beings, and their instincts and needs have from the earliest times, caused them to unite with each other for the pleasure of mutual enjoyment or for the attainment of a common purpose.

The modern mutual benevolent life insurance organizations, generally called benefit societies, are the legitimate successors of the clubs and guilds that have existed from ancient times.

Benefit societies have a dual nature. They are in the first place social organizations bound together by ties of sympathy and affection.

Some sixteen years ago Bishop Ryan, of Buffalo, and a few other zealous men, viewing with alarm the action of many Catholics in the ranks of non-Catholic secret benefit societies, conceived the happy idea of founding an institution which should be in its membership and in its objects strictly within the pale of the true Church.

A society of this character could not fail to win the approval of the Church, and in a late encyclical letter the Pope in a special manner commending in a special manner Catholic benevolent and insurance societies as a means of improving the moral, mental, and social condition of his members.

It has in the sixteen years that have elapsed paid out between three and four million dollars in benefits, besides accumulating a reserve fund of over \$1,000,000.

I now propose pointing out some of the benefits accruing to such an order, and to the companies among immense reserve funds paying handsome salaries to officers, and building palatial edifices for the transaction of their business.

2. The simple and easy plan of insurance, the great care exercised in the selection of candidates for admission, careful and economical management, a policy of the validity of which, when once issued, is unassailable, and prompt payment of claims properly made are features that should impress themselves indelibly on our minds.

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ing prevails, and each member has equal rights and privileges, and may attain the highest honors in the branch or councils of the C. M. B. A.

And now a few words respecting an important change that has recently taken place in our constitution. For many years it was felt that a separate beneficiary would be of advantage to Catholics, and an agitation was carried on having such separation for its object.

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the members of the E. B. A. here in convention assembled. In conclusion allow me to say that the work done during the year you are here to judge of the progress of the E. B. A.

E. B. A.

SEVENTEENTH ANNUAL CONVENTION.

The seventeenth annual convention of the Emerald Beneficial Association was opened in the Hall of the C. M. B. A. at the classic city of Stratford at 2 p. m. on Tuesday, May 2nd, 1893, the following being present: The Very Rev. Dr. Kilroy, His Worship the Mayor of the city, James O'Leane, Esq., Police Magistrate; D. A. Carey, Grand President; W. Lane, Secretary-Treasurer; C. Torrey, Grand Organist; O. Burns, J. Burns, P. J. Crotty, J. J. Hagarty, R. A. Kennedy; the delegates and several members of St. Joseph's Branch. The President, having called to order, introduced the Very Rev. Dr. Kilroy to the delegates, who welcomed the delegates to the city and said he was heart and soul with them.

And now, gentlemen and Brothers, while leaving the future of our organization in your hands, I cannot allow this opportunity to pass without thanking you, one and all, and in a special manner our Grand Secretary, for the many courtesies extended to me during my term of office; and indeed during my whole career as a member of the Emerald Beneficial Association from my school days to the present time, and will, I hope, continue to be as long as I live; and for the success I bespeak the same good encouragement. That the E. B. A. may continue in the future as it has in the past, to work in concert with the people, and to be the great banner of Catholicity inscribed thereon, I have no doubt. We had heard that you were in the desire of yours in the noble cause of Emeraldism.

The Grand Secretary-Treasurer read his report, showing that the death and total disability feature introduced at the last convention had come into working order, with every prospect of success.

Amongst the correspondence received was the following: Toronto, May 1, 1893. To the Gentlemen of the E. B. A., in Convention assembled at Stratford, Ont.

GENTLEMEN—It affords me great pleasure to mark by this testimonial the many good qualities of your worthy Grand President, D. A. Carey, Esq. I have known him for many years to be a successful leader of the association over which he so properly presides. He is a respected member of my parish, and one who has afforded me valuable assistance on many occasions in the benevolent work of my parish.

The President then opened the convention by reciting the prescribed prayers, and appointed a Committee to receive the delegates, who were seated at the following delegates: D. A. Carey, Grand President; W. Lane, Secretary-Treasurer; C. Torrey, Grand Organist; O. Burns, J. Burns, P. J. Crotty, J. J. Hagarty, R. A. Kennedy; the delegates and several members of St. Joseph's Branch.

The necessary committees having been appointed as follows: To the Officers and Members of the Grand Branch in Convention assembled at Stratford, Ont. Another year has passed in the life of our noble order, another milestone being reached, another step being taken in the march of progress, and it becomes my pleasing duty to preside over the opening of the seventeenth annual convention of the Emerald Beneficial Association in this beautiful and attractive city of our great Dominion.

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night by St. Joseph's Branch 20, in honor of the delegates to the Grand Branch of the Emerald Beneficial Association, was a fitting and pleasing close. Over two hundred young men and women were in attendance, and entered into the pleasures of the dance with the keen enjoyment that good health and nature only can create.

Which we will and carefully every official act of your grand officers, carefully scrutinize every item of expenditure, and in electing their successors, personal fidelity and integrity, for your interests only dwell on the trust committed to your charge, and your own consciences that will carefully govern, and for measures that will redound to the interest of the order and the good of our Catholic brethren.

And now, gentlemen and Brothers, while leaving the future of our organization in your hands, I cannot allow this opportunity to pass without thanking you, one and all, and in a special manner our Grand Secretary, for the many courtesies extended to me during my term of office; and indeed during my whole career as a member of the Emerald Beneficial Association from my school days to the present time, and will, I hope, continue to be as long as I live; and for the success I bespeak the same good encouragement.

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