

THE CANADIAN

Price, 50 Cents.

Published Monthly, in English and French, at London, Ont., in the Interest of the

Catholic Mutual Benefit Association of Canada

And mailed to members between the 10th and 15th of each month.

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welcome, but anonymous letters and letters which the Manager does not consider for the welfare of the Association will not be published.

Correspondence will please to the number 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 brevity much desired.

Address all communications to  
M. R. BROWN,  
Editor and Manager,  
Catoe Block, Dundas Street,  
London, Ont.

ASSESSMENT SYSTEM.

LONDON, DECEMBER, 1890

ADVERTISEMENTS.

We are now prepared to accept advertisements for THE CANADIAN. The terms are \$30 per column per annum or \$5 per inch space per annum payable strictly in advance. There is no better medium for advertising. THE CANADIAN has a circulation of 14,000, extending all over Canada.

For further particulars address  
M. R. BROWN, Editor and Manager,  
Catoe Block, London, Ont.

The C. M. B. A. wishes its members a Merry Xmas and a Happy New Year.

THE PRESENT YEAR

With this issue closes another official year for the C. M. B. A. of Canada. We rejoice to say it has been one of the brightest in the annals of the Association. Our increase in point of members has been most satisfactory, and this increase has taken place more especially in branches already formed, showing an interest, a vitality, a fraternal energy on the part of our membership in the old branches worthy the highest commendation. And it is a fact which ought to be borne in mind that this increase in membership is accomplished at far less expense than in the organizing of new branches. This leads us to the thought that our great fields of labor are not the fresh and the new, but those that have been indifferently tilled. Seek applicants for membership where branches are already established. Strengthen the old branches. Let us fill first the houses we have erected, then let us build others. There is a great field of labor where branches already exist: and here every member can be an organizer. He does not have to travel. He can work at home. He does not incur any expense. The C. M. B. A. will speak for itself if brought in the presence of one desiring its protection. We would ask our brothers each one to look around and seek out among his neighbors eligible members. Place in his hand some C. M. B. A. literature. Give time for that to be read and digested. Then call again and keep on calling till you have gained

your object, and your neighbor becomes your brother in the ranks of the C. M. B. A.

OUR BRANCH OFFICERS

We desire to pay our respects to the retiring officers of branches and speak a few words to those whose installation will take place next month.

There are several reasons why the officers charged and entrusted by their fellow-members with so important a trust should use their best efforts to have the branch work efficiently transacted. Wherever true manhood exists there is a laudable ambition to acquit oneself well in a position to which he has been elected, and thus to merit the commendation of the good servant who had used his few talents judiciously. Besides, there is a very important factor—that of self interest which naturally influences every member of the association, and more particularly branch officers, who must become impressed that, while laboring to secure the esteem and confidence of their fellow men, they are at the same time rendering their own interest and those of their beneficiaries more secure and permanent.

The President, being the chief officer of the branch, to him in a special manner must attach the credit or odium for the manner in which the branch is conducted.

We are aware that, as he has not the selection of the other officers upon whom must devolve the real work of the branch he may feel that he should not be held responsible for the result of their neglect or want of efficiency: but he cannot evade the responsibility that attaches to his position. He is bound to exercise vigilance over the various branches of the work, and see that each officer attends to his duty, and that none of the branch work is permitted to fall behind. There are no doubt various degrees of competency in officers; but it seldom happens that the neglect is due to incompetency, and where an intelligent and strict supervision is exercised by the President, matters will go on well.

BRIEF HISTORY OF THE C. M. B. A.

The Catholic Mutual Benefit Association was instituted in the village of Niagara Falls, N. Y., December 1, 1876, with fifty-seven charter members. Several meetings of the Catholic men belonging to St. Mary's parish, Niagara Falls, had been held during the preceding months of July, August, September, October and November, pursuant to the request of the pastor, Rev. P. A. Moynihan, for the purpose of organizing a society which would be charitable and beneficial. It had been decided to organize an insurance association, called the "Catholic Insurance Society," and a committee had prepared a constitution which had been adopted at a meeting held October 15th. The matter was then laid before the Right Rev. Stephen Vincent Ryan, Bishop of Buffalo, and his approval

asked. The Bishop made a careful investigation of the aims and purposes of the proposed society, and gave it his hearty approval but suggested that the new society be called the "Catholic Mutual Benefit Association."

On the night of the institution of Branch No. 1, Niagara Falls N. Y. December 1, 1876, the recommendation of Bishop Ryan was adopted and the following officers were elected: President, Daniel Barrett; Vice Presidents, Michael Powers and James McGraw; Treasurer, Patrick Walsh; Recording Secretary, John J. McIntyre; Assistant Secretary, Thomas Durkin; Financial Secretary, Jacob Poetz; Marshal, Owen McCabe; Guard, Dennis Cullen; Directors, John Clifford, Sebastian Geyer, James Martin, Patrick Curry and James Hannan.

In the organization of Branch No. 1, Father Moynihan and Very Rev. R. E. V. Rice, of Our Lady of Angels Seminary of Suspension Bridge, took an active part, and both became members, Father Moynihan being the first name on the roll.

On December 27, 1876, at Niagara Falls, the first Grand Council was formed, and named the Grand Council of New York. The officers of this Council elected were Grand Spiritual Adviser, Right Rev. P. A. Moynihan; Grand President, Daniel Barrett; Grand Vice Presidents, John Clifford, Sebastian Geyer; Grand Treasurer, James Nolan; Grand Secretary, Joseph McKenna; Grand Marshal, Michael Powers; Grand Guard, Dennis Sullivan; Directors, John Clifford, Sebastian Geyer, James Martin, Antoine Biron and James McGraw.

On February 14, 1877, the Grand Council of the Catholic Mutual Benefit Association was incorporated, under the general law of the State of New York, with the following incorporators: Antoine Biron, John Clifford, Sebastian Geyer, James Martin and James McGraw. The first annual convention of the Grand Council was held at Niagara Falls, in October, 1877; four Branches were represented in that convention.

On February 27th, 1879, the Supreme Council was organized, and elected the following officers: Supreme Spiritual Adviser, Right Rev. S. V. Ryan; Supreme President, Daniel Barrett, of New York; Supreme Vice Presidents, Dr. M. C. Dunnigan, Titusville, Pa., and Fernando J. Reister, Buffalo, N. Y.; Supreme Secretary, L. McParlin, Lockport, N. Y.; Supreme Treasurer, Patrick Walsh, Niagara Falls; Supreme Marshal, R. Mulholland, Dunkirk, N. Y.; Supreme Guard, P. D. Corrigan; trustees, T. J. Mahoney, of Buffalo, N. Y.; C. B. Friedman, Titusville, Pa.; Thos. A. Bourke, Windsor, Ont.; James Martin, Niagara Falls, and John T. Keena, of Detroit, Mich.

On January 9th, 1879 the Legislature of the State of New York passed a special act, incorporating the Supreme Council of the Catholic Mutual Benefit Association, and naming as incorporators Daniel Barrett, John Clifford, Sebastian Geyer, Joseph McKenna, Patrick Walsh, Michael Powers, Jas. McGraw, James Martin, John J. McIntyre and Lawrence J. McParlin.

The Grand Councils of Pennsylvania and Michigan were instituted during the year 1879.

At the fourth annual convention of New York State Grand Council held in Rochester February 1st, 1881, the plan of graded assessments was adopted by that Council. Up to this time all members paid a flat assess-

ments \$1.10. At the Supreme Council session, held in Erie in March, 1881, the recommendation of New York Council was adopted, and a table of rates fixed. The total membership of the Association at that time was thirty nine hundred.

At the Grand Council session, held in Syracuse in August, 1882 Chancellor Martin Fisher, of Buffalo, offered a resolution, proposing an amendment to the constitution for the establishment and maintaining of a Reserve Fund, provided the measure was ratified by two thirds of all the Branches. This question of the Reserve Fund was discussed at every succeeding session of the Grand Council of New York, and of the Supreme Council, until at the Supreme Council, session, held at London, Ont., Sept. 14, 1886, the Reserve Fund Law was adopted. This Reserve Fund Law is considered one of the strongest features of the C. M. B. A., a measure tending to perpetuate the Association and secure its future prospects and stability. At the same session, held at London, Ont., the \$1,000 beneficiary was adopted, thus enabling men who could not afford to pay the expense of the assessments levied for a \$2,000 certificate an opportunity of becoming members of the Association, at a much less cost, by taking a \$1,000 certificate. At that time the Association had a membership of thirteen thousand one hundred and ninety-one.

Grand Secretary S. R. Brown took a very active part in the discussion of and was strongly in favor of the adoption of a Reserve Fund and also a \$1,000 Beneficiary Certificate.

At the fifth biennial session of the Supreme Council, held at Montreal, October 12, 1892 a \$500 beneficiary certificate was adopted. The Association has now a \$2,000 a \$1,000 and a \$500 policy. The membership of the Association at that time was thirty-seven thousand nine hundred and eleven. At this session the Grand Council of Canada petitioned for a separate beneficiary, necessitated by the provisions of the law known as the Ontario Insurance Act.

Branch No. 1 of the C. M. B. A. of Canada was organized at Windsor, Ont., on February 11th, 1878.

Branch No. 2 was organized at St. Thomas, Ont., May 5th, 1879.

Branch No. 3 was organized at Amherstburg, Ont., June 16th, 1879.

Branch No. 4 was organized at London, Ont., August 6th, 1879.

Branch No. 5 was organized at Brantford, Ont., November 9th, 1879.

Branch No. 6 was organized at Strathroy, Ont., June 24th, 1880.

These six branches gave sufficient membership in Canada to form a Grand Council.

The following delegates from said branches, viz., Brothers M. J. Manning, of Windsor; T. A. Bourke, of Windsor; John Doyle, of St. Thomas; C. W. O'Rourke, of Amherstburg; S. R. Brown, of London; John H. Barry, of Brantford and Rev. J. P. Molphy, of Strathroy assembled at Windsor, Ont., February 10th, 1880, and formed the Grand Council of the C. M. B. A., of Canada.

The first officers of our Grand Council consisted of:

- T. A. Bourke, Grand President.
- J. H. Barry, 1st Vice-President.
- J. Doyle, 2nd Vice-President.
- M. J. Manning, Grand Treasurer.
- S. R. Brown, Grand Secretary.
- C. W. O'Rourke, Marshal.
- C. W. O'Rourke, Guard.
- Rev. J. P. Molphy, J. Doyle, C. W.