

THE CANADIAN

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Catholic Mutual Benefit Association of Canada

And invited to members to meet weekly on each month.

Members are invited to send us news or information that is of interest to the Association. From the following subjects of interest to the Association will always be welcomed: (1) News letters and letters which the Association does not consider to be of interest to the Association will not be published.

Correspondence of members should be sent to the Editor, at the following address: The Canadian Mutual Benefit Association, 100 Queen-st. W., Toronto, Ont.

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LONDON, FEBRUARY 1906.

GRAND PRESIDENT FRASER.

We publish this month an excellent portrait of Brother O. K. Fraser, who has had the chief executive office in the gift of this association during this and the past term. Brother Fraser is yet but a comparatively young man having just turned his thirty seventh year. He was born and has spent all his life in that delightful town at the foot of the Thousand Islands, Brockville, and has at all times since attaining his majority taken an active and prominent part in its affairs. While proud of the Highland Scotch and Connaught Irish blood transmitted to him by his parents, he is at all times exclusively Canadian. Entering the Association as a charter member of the Brockville branch he has at various times filled the important offices of Recording Secretary, Financial Secretary, Trustee and President. He made his debut in the Grand Council as first delegate from Brockville Branch at the Stratford Convention in 1886, and has been at all Grand Council Conventions since that time.

From the outset he took a prominent part in the affairs of the association and was first appointed a member of the committee on laws which reported at the Toronto convention. This was followed by his election successively to the positions of Grand First Vice-President and Grand Trustee, which latter position he resigned at Hamilton convention to be a candidate for the Grand Presidency. He was elected to the latter position and has since performed the duties of that office creditably to himself and with every satisfaction to the association. It was during the first months of his regime as Grand President that the much vexed question of separate beneficiary was settled, and although he had been one of the strongest opponents of separation in any form from the United States, he did not forget that the wishes of the association were paramount to his personal views, and the Grand Council never had reason to regret that the final settlement of so important a question was conceded to him. Brother Fraser has expended a vast amount of time and

labor in the work of the Association, in which he seems to take the keenest satisfaction and pride, and he will have the satisfaction of knowing that the years during which he has been at its head have been, taking everything into consideration, its most successful ones.

Grand President Fraser is a brother of the late Hon. C. F. Fraser, ex-commissioner of Public Works for Ontario, whose sudden death a little over a year ago has been so deeply deplored by the Catholic people not only of this Province but of Canada throughout, in whose hearts his name and deed shall ever be enshrined.

The Rise of Guilds and Mutual Benefit Associations.

BY GRAND CHANCELLOR MACCABE.

V.

The Social Guilds are a type of our modern mutual benefit associations. These Social Guilds were distinguished from the purely religious, or largely religious, guilds on the one hand and from merchant and trade or craft guilds on the other. They were devoted "to objects of good-fellowship, to purposes of benevolence, and to the formation of provident habits." While religious observances were always associated with these guilds, and each had its chaplain or spiritual director, they were lay bodies, existing for lay purposes, and the better to enable those who belonged to them to rightly understand and fulfill their neighborly duties to one another.

These Social Guilds sprang up all over Europe in every village, town and city, at different times as the need arose, or for good neighborhood's sake. Their objects included: "Not only devotions and orisons, but also every exercise of Christian charity, and, therefore, above all things, mutual assistance of the Guild brothers in every exigency, especially in old age, in sickness, in case of impoverishment—if not brought on by their own folly, but by wrongful imprisonment—in losses by fire, water, shipwreck, and by loans, provision of work, and lastly, the burial of the dead. It included, further, the assistance of the poor and sick and the visitation and comfort of prisoners not belonging to the Guild." These societies were composed of men and women of all ranks; and when, as in some instances, they grew into wealth and popularity, kings and princes did not disdain to become guild-brothers. There appears to have been, usually, no limit to the number of members of what a guild of this class might be composed. The Guild of Corpus Christi, of York, England, had on its rolls the names of some 14,500 members. This, however, was exceptional, and the ordinary guilds consisted of a much smaller number of persons—very much after the manner of local friendly societies of the present day. It has been said that the Social Guilds were composed of persons of all ranks; but we find a record of one guild, whose members said they were "of the rank of common and middling folks," and would not admit even a mayor or a bailiff.

Each member paid an admission fee and a yearly contribution; they held regular business meetings; and had an annual guild day. Every guild had its livery, which the members were expected to wear at feasts, funerals,

etc., and they had strict rules for good life and conduct. The parish guilds met in a room engaged for the purpose, or in a member's house. But if the guild was rich enough it had a hall or "guild-house": legacies and gifts were made to them, they lent out their stock to poor members, or devoted it to some public or charitable objects. Schools and churches were founded or helped by these guilds. Bridges, and town walls were repaired both in England and in France. The performance of miracle and other plays, the setting out of pageants, and the providing of minstrels were undertaken by many of these guilds, and in many towns helped the craft guilds in municipal proceedings. The Lord Mayor's show of London, England, owes its origin to this custom.

At the time of the "Reformation," these guilds were abolished in Protestant countries, under pretence that they were superstitious foundations. In England the property was seized by the king and his courtiers; the guild halls became poor houses; and the pageants were laid aside.

Allowed his Policies to Lapse.

A very affecting story, drawn from the lessons of life insurance, has recently come to our notice. It relates the sad fact that one of the most brilliant, successful and popular physicians in the section of the country in which he resided, was accidentally thrown from his bicycle and killed. The physician is said to have been a man of national reputation among physicians and one of the kind of men whose personality impresses itself on whole communities. He made a large income by his profession, and while immersed in his professional practice had yet time to give to public movements and to social culture, and was a noble, high spirited and kindly benefactor of his race. He had been for many years a busy examining physician for some of the large life insurance companies, and examined thousands of applicants. He believed in life insurance as he believed in his life, and aided it in every way he could: he lectured before his college class in medicine on life insurance examinations, and urged the students to first insure their own lives and they would then know better how to examine others who wanted life insurance. His rule was to carry \$10,000 to \$50,000 life insurance, and \$25,000 of accident insurance, and when death came to him so suddenly and so shockingly, his friends felt relief that he had provided so well for the family he had left.

But alas for vigilance relaxed—for the good advice so earnestly given, so long followed by himself. In the past two years this noted physician, that ardent advocate of the benefits of life insurance, had allowed nearly all of his insurance to lapse, because he was anxious to pay for his home and to educate his sons. He thought he might relax his vigilance for a year, though he expressed his intention of taking more life insurance next fall when the calls on his purse from the payments on his home and for educating his sons would be greatly lightened.—Insurance World.

ABOUT REINSTATEMENTS.

To the Editor: Dear Sir and Bro.—Would it not be well to make the section of the Constitution relating to re-

instatements more stringent? Sec. 9 reads as follows:

"Any member suspended for non-payment of Assessments and remaining suspended during the period of three months or less, shall require a majority vote of the members present at a regular meeting of his branch to re-instate him, and shall pay all assessments due at the time of his suspension to the date of his reinstatement."

Should a member become seriously ill while under suspension, a branch could not be expected to reinstate him; such member may, however, be reinstated if the illness is unknown to the officers of the branch or if such information is intentionally withheld from them. Therefore, when a member seeks to be reinstated in all the privileges of the Association he should be compelled to produce a medical certificate setting forth that he is in good health. A reinstatement is practically a readmission to the ranks of the Association, and as only members in good health can be admitted, the same rule ought to apply to reinstatements. The suspended member should also be compelled to make a formal application for reinstatement on a form suitable for the purpose. This application could be dealt with at the first meeting of the branch and the member reinstated forthwith if everything is satisfactory to the branch.

Under the present order of things a suspended member may attend a meeting, pay all arrears, obtain the vote sufficient to reinstate him, and that is all the trouble he is put to. This, however, is not the course followed by the majority of suspended members. One of the latter class will ask a brother to pay his dues and see that he may be reinstated. He may not be so particular sometimes, for he will send his dues to the Financial Secretary by a small boy or other messenger, with a verbal request that he be reinstated. In the last two cases where is the guarantee that such a member is in good health?

The too great facility with which a reinstatement may be obtained is one of the weak points in our Constitution. It causes trouble to the officers of the Grand Council and those of the branches, increases their work and requires their closest attention. It is an inducement to members not to fulfil their obligations at the proper time. It is exposing the family of a member to want and misery by the possible loss of beneficiary.

In order to lessen these evils I would suggest the following:

1. That application for reinstatement should be made on a form to be supplied by the Grand Council.

2. That a medical certificate be attached to such application.

3. That a suspended member be required to tender his dues personally in open branch meeting.

4. That upon being reinstated or making application for reinstatement a suspended member should be made to pay a reinstatement fee, to be determined by the Constitution.

All these restrictions may appear cumbersome to those who have not given any thought to this question or to those who have not served in an official capacity in their branches. Let us consider who are those members allowing themselves to come under suspension. They are recruited from that class who look upon the C. M. B. A. as only an insurance company, but do not trouble their heads about paying premiums when they become due. They are taken from the ranks of those who never attend meetings, as