

THE CANADIAN

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Catholic Mutual Benefit Association of Canada

And mailed to members the first week in 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welcome, but anonymous letters and letters which the Manager does not consider for the welfare of the Association will not be published.

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 brevity much desired.

Address all communications to
S. R. BROWN,
391 Queen's Ave., London, Ont.

LONDON, OCTOBER, 1895.

ANNUAL NOMINATIONS AND ELECTIONS OF BRANCH OFFICERS.

We wish to remind our readers that the regular annual elections of branch officers, including representatives and alternates to the Grand Council Convention of 1896, shall, in compliance with section 109 of the constitution, take place at the first regular meeting of the branch next December; and nominations for such officers shall, in compliance with section 103 be made at the regular meeting of the branch preceding the election, that is, at the last regular meeting in November.

Any member in good standing in a branch is eligible to any office therein except that of president, representative, and alternate.

To be eligible for president, a member must be a chancellor, or an officer who has served a full term, or who is filling an elective office at the time of nomination.

To be eligible for representative, a member must be a chancellor, or the president of the branch at the time of the election; but in cases of new branches, any elective officer is eligible.

To be eligible for alternate, a member must have the same qualifications as for representative, excepting in branches where there is but one chancellor, then the alternate shall be elected from among those members who have held or are holding an elective office in the branch.

No nominations shall be made at the time of the annual elections unless all the nominees decline to serve.

A new branch is a branch instituted since the date of the last convention of our Grand Council.

Regarding the manner of conducting elections we would refer branches to sections 167 and 168 of the constitution.

We would urge upon the members the necessity of selecting good competent men for officers, and especially for recording and financial secretaries. Do not force men into office. If a member is not willing to accept an office and to faithfully discharge the duties pertaining to such

office if elected thereto, a great mistake would be made in selecting him. Before accepting a nomination for any office, a member should carefully consider the duties required of him should he be elected. It should not be forgotten, too, that the constitution requires certain officers to give bonds; and at the nomination it should be distinctly stated that no exception could be made in this regard. The financial secretary is required to give a bond for an amount at least equal to the sum of three dollars for every member of his branch. The treasurer's bond must be for a sum at least equal to five dollars for every member; and the trustees' bonds for a sum not less than one hundred dollars.

PASSWORDS FOR THE C.M.B.A.

We have lately received many letters advocating the adoption of passwords for our association, and requesting us to use our influence towards that end. In a letter just received from one of our most energetic deputies, he says: "We will never be able to succeed as we should until we get a password. Even old members of our branch say they will resign and join another association, as they want to belong to an organization that will enable them to recognize a brother member when they meet him. And everywhere I go in my district the feeling is the same. I address myself to you in this matter, as I am well aware did you see the necessity of a password, as I do, we would not be long without your support."

At our last convention the question of signs and passwords was brought up, and on motion of Rev. Father La Rocque, seconded by Grand President Fraser, the discussion of it was deferred until next convention, and the Grand President was to appoint a committee to consult with the various archbishops and bishops in Canada and to report the result at said next convention. This resolution will be carried out; and we would advise all interested in the matter to await the advice of our hierarchy, assuring them that, as in every other question, whatever advice is best for us as a body of practical Catholics shall be given.

ASSESSMENTS OF MEMBERS PAID BY BRANCHES.

The following question has been sent us, with a request to publish it and our answer in THE CANADIAN:

"May a branch of the C. M. B. A. legally and constitutionally pay an assessment or assessments for a member or members out of its General Fund?"

We do not see anything illegal or unconstitutional in a branch so doing. Of course, a regular motion to that effect must be made, and to decide such a motion requires the concurrence of two-thirds of the valid votes cast; and if only seven members—that is, a mere

quorum—be present, it requires the unanimous consent. The funds of a branch may be used for charitable purposes and for the advancement of the interests of the association, and the paying of a member's assessment by the branch could, no doubt, be shown to come under one or the other of those objects. According to section 12 of our constitution when a branch has, in cases of necessity, paid assessments for a member, upon the death of said member the amount of such assessments, not to exceed one hundred dollars, may be deducted from the amount due under his policy, and paid by the Grand Council to the branch upon the branch's furnishing satisfactory proof of such claim.

MEMBERS' DUTIES.

There is a duty devolving upon every member of the C. M. B. A., and a duty which we regret to say is frequently neglected. In every state it is incumbent upon the citizens thereof to see that only the best class is added to its membership. For this reason education is provided to elevate the standard of the natural increase, while stringent laws are enacted that undesirable applicants for citizenship may be excluded. Now, the C. M. B. A. is nothing but a community or a state. It is a state in the highest and noblest sense of the term, containing in its constitution all the elements that make up a perfect commonwealth. It enacts that none shall be members who morally and physically do not approach the ideal man. It enacts that none shall be members who are not in communion with the Catholic Church. It lays down certain rules for the guidance of its membership, which, if not conformed to, means loss of caste, disgrace and expulsion for those who transgress. In a well-organized state every citizen has a duty to perform, and takes a pride therein. It is not sufficient that he obeys the law himself; he must assist those charged with the administration of affairs in seeing that all observe the constitution and that none enter who are not worthy of citizenship. In the strongest sense of the term, "Every man is his brother's keeper." Let us apply these observations to the C. M. B. A.

Is not every member his brother's keeper? Not only is the honor and good name of the association interested in each individual who seeks admittance, but the financial capacity of the society assumes one more responsibility; upon whom does that responsibility fall but upon each member of the association. If the risk be a good one, it lightens our burdens; if poor, it becomes one more load to carry, and the weight falls upon all alike. There is a duty then devolving upon us all and one that we cannot overlook, no more than we can overlook duties and obligations of our daily life. We must do our utmost to increase our member-

ship, but that increase must come from amongst the most eligible class. In the regular insurance companies the premium can be made commensurate with the risk. In the C. M. B. A. each man of the same age pays the same rate. It is the direct business of each member to see to this, for each member must assume a portion of the liability. But our care and watchfulness should not end here. The quality of the risk may be lowered after acceptance by intemperate or other wilful habits. Here again our constitution points out the way we should act, and we most certainly should follow the constitution. There is no good in concealing the fact that there are members in our ranks to-day whose folly is hastening the end. Let every member work for increase in our numbers, but let no man enter who has not a passport, not only of health, but, what is just as important, of temperate habits, a regular life, and a mind in conformity with the religious precepts of our association.

Branch No. 227, Fort William, Ont., has lately fitted up a very fine hall. The expense was considerable, but the members feel well satisfied. At the opening they had the pleasure of having His Lordship Right Rev. Bishop O'Connor, of Peterborough, present. This branch has doubled its membership in a year.

An exchange says: At a public dinner given to General Harrison, when he was a candidate for the office of president of the United States, one of the guests rather conspicuously "drank to his health." The general pledge, his toast by drinking water. Another gentleman offered a toast, and said, "General, will you favor me by drinking a glass of wine?" The general, in a very gentlemanly way, begged to be excused. He was again urged to join in a glass of wine. This was too much. He rose from his seat and said, in the most dignified manner: "Gentlemen, I have twice refused to partake of the wine cup. I hope that will be sufficient. Though you press the matter ever so much, not a drop shall pass my lips. I made a resolve when I started in life that I would avoid strong drink. That vow I have never broken. I am one of a class of seventeen young men who graduated at college together. The other sixteen members of my class now fill drunkards' graves, and all from the pernicious habit of wine-drinking. I owe all my health, my happiness and prosperity to that resolution. Would you urge me to drink it now?" The effect on the company may be imagined.

It would be a very unsafe proceeding, says the Catholic Columbian, for any individual who holds that loyalty to the Catholic Church is incompatible with civil allegiance, to go to Japan just at present and publicly proclaim