

THE CANADIAN

PUBLISHED WEEKLY

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

Catholic Mutual Benefit Association of Canada

As amended to conform to the laws of the Province of Ontario

Members are invited to contribute to the fund for the purchase of a new building for the Association, which will be situated in the city of London, Ontario, and will be used for the purpose of holding meetings and for the residence of the Association's officers and members.

Contributions should be sent to the Secretary of the Association, at the office of the Association, in the city of London, Ontario.

A list of the names of the members of the Association will be published in the next issue of the Canadian.

Published by the Catholic Mutual Benefit Association of Canada, at London, Ontario.

LONDON, DECEMBER 15, 1900.

A HAPPY CHRISTMAS.

A happy Christmas! It is customary at this holy season for friends who meet to express mutually the hope that each may enjoy a happy Christmas, and we most sincerely wish this to all our friends and all the readers of THE CANADIAN.

The first Christmas day, when our Blessed Lord was born at Bethlehem of Judea, was ushered in by the announcement of an era of peace to men of good will. An angel was sent by God to make this announcement, not to the rich, but to the poor shepherds watching their flocks on the mountains.

"Fear not, for behold I bring you good tidings of great joy that shall be to all the people; for this day is born to you a Saviour who is Christ the Lord in the City of David."

The announcement was made to poor men, to show that God despised not their poverty: yet the worthy rich were not excluded from the promised benefit which was conferred on men of good will without any restriction.

Without entering into any discussion on the question of the exact time which had elapsed since the creation of the world when Christ was born, a question which is debated between the learned, we shall merely say that about four thousand years had passed away during which the human race hoped for the coming of a Redeemer, and it was only after so long a time that the prophecies were fulfilled which promised that mankind should be rescued from the deep pit of depravity and idolatry into which it had fallen.

The day of delivery had now come: "Beyond compare the Son of God was seen Most glorious: in Him all His Father shone Substantially expressed, and in His face Divine compassion visibly appeared, Love without end, and without measure grace."

Yes! Christmas is the period wherein is manifested the fulness of divine compassion, the intensity of divine love, and the resistless efficacy of God's grace.

It is thought that many of the strange customs wherewith Christmas was celebrated in past times were derived from the superstitious orgies used at heathen festivals, which occurred about the same time as we

celebrate the birth of our Lord. We have no longer the mummers who made Christmas eve hideous with their outlandish noises and frolics, nor the wassail bowl with its disgraceful revelry so inappropriate to the celebration of the great Christian festival which recalls the memory of the first scene in the enactment of the redemption of the human race.

It is a decided improvement in public manners and morals that no one now thinks it a necessary part of the Christmas celebration to spend Christmas eve and Christmas night in gluttonous feasting and brutish intoxication. It has become the custom for families, even if separated by long distances to come together at the home of their parents, or the house of that member of the family who is still regarded as occupying the place of the parents, so that they may assist together at the Mass of Christmas morning, and enjoy in company their Christmas dinner. This is not only a harmless, but is a commendable practice, as it serves to bind the families together by the strong links of fraternal love, which would be likely to grow weak with the rust of disuse if they were not put into employment at least during this joyous season. Christmas is now appropriately celebrated as a home festival, which brings joy and peace to the family, buries all discords deep out of sight, and realizes the promise which the angel made to the Judean shepherds: "I bring you tidings of great joy . . . . . Glory to God in the highest and on earth peace to men of good will."

The happy custom of giving Christmas gifts to friends, which has grown to be so general, is especially commendable, as the pleasure it affords and the memories the gifts recall in after days help to make affection and friendship enduring: but of greater importance than all this is the practice of charity toward those who need our kind acts.

The poor are at our doors, they meet us on the streets, we find them in their cold and cheerless hovels which do not keep out the inclemency of the winter, and our Blessed Lord, whose whole life was devoted to doing good, Himself begins life by being born, not in a comfortable mansion, such as His quality as the lineal descendant of royal David would entitle Him to, but in a stable or cave, which was used as a shelter for animals. This was to teach us to be compassionate to the poor; and He tells us that it is for the same reason, to cultivate our compassion, that the poor are always with us: and if we show mercy to others, God will likewise show mercy to us.

"Think not the good The gentle deeds of mercy thou has done Shall die forgotten all. The poor, the prisoner, The fatherless, the friendless and the widow Who daily own the bounty of thy hand, Shall cry to heaven and bring a blessing on thee."

It is beautifully said by Shakspere: "The quality of mercy is not strained: It droppeth, as the gentle rain from heaven

Upon the place beneath. It is twice blessed: It blessing him that gives and him that takes: 'Tis mightiest in the mightiest: 'Tis becomes The throned monarch better than his crown."

Merely toward those who need it, and a charitably and kindly disposition toward all are necessary if we would maintain the character of a true Christian, or even if we desire to be happy within ourselves. No one imagines that the morose and lonely sexton, Gabriel Gruff, could be happy, who is so graphically described by Dickens.

"An ill conditioned, cross-grained, surly fellow," who in the malice of his envious heart found his delight in marring the happiness and merriment of others. There is no happiness except with those who endeavor to make others happy.

Here we may also remark that since it is an obligation on all to contribute toward the peace, happiness and comfort of others, it is still more a duty to do this for one's own household, for those toward whom we have special duties to fulfill according to natural and divine law.

The inspired Apostle of Christ says: "If any man have not care of his own, and especially of those of his house, he hath denied the faith and is worse than an infidel."

We do not assert that it is positively a duty for our young men, or for fathers of families, to become members of the C. M. B. A. in order to fulfill their obligation of providing for those who are dependent on them. It is their duty to make some provision according to their station in life, not only to support them, or at least to aid in their support, during life, but also to adopt such measures as will provide a means of support for them when they themselves shall be taken away by death.

This provision may be made otherwise than by becoming members of the C. M. B. A. It may be made by economically laying up a sufficiency of property to secure for them an independence after your death. The duty may be fulfilled in part at least by providing them with an education which will fit them for making a comfortable livelihood in after life, and perhaps by other methods. But we do not hesitate to say that for Catholic men there is no more certain and advantageous a way than membership in our association, to make a good provision of \$500 or \$1,000, or \$2,000, which will give a good start in life to those dependent upon you, whether they are your wives or children, your brothers or sisters: or it will provide a secure fund for the maintenance of an aged parent after your death, the more especially if you are his or her only support.

Even if a fair provision has been otherwise made for the case we here speak of, it will be wise for our fellow-Catholic men to make the provision afforded by membership in the C. M. B. A. We know how fragile are all

mundano properties and possessions. The rust and moth consume them, fire and flood may destroy them, or thieves and designing men may break in and steal them or cause them to disappear at the very time they may be needed.

It is wise, therefore, to make the required provision as ample as possible, and there is certainly no cheaper and no more secure method of doing this than by membership in the C. M. B. A.

How easily a young man spends, without thought of the future, a dollar, or perhaps two or three dollars a week on useless or perhaps foolish and sinful amusements or dissipation, and how easily, by a little economy, he might save \$1.50 or \$1.75 of this expense every month! At the present death rate of the C. M. B. A. this sum would more than pay for a \$2,000 policy of insurance in our association, if his age were between eighteen and thirty years when he became a member. His becoming a member would thus make him as secure as if he had at that moment deposited \$2,000 in bank for the benefit of those dependent upon him; and, as human life is frail, what a consolation it would be for him to know that at so slight a sacrifice he had made this good provision secure for those he loves!

He may die at any moment, but the provision of \$2,000, or \$500, is a certainty, even though he may have contributed only a few dollars of his share of obligation toward the association; and at most, even should he live the full time of an ordinary life, he will have paid a much smaller sum than that which he has provided for by his wise precaution.

According to the best statistical tables, a young man of 25 years of age has a reasonable average expectation of 38 1/2 years more of life. If at his age he would pay \$1.75 monthly as his expense of membership, his total of payments for 38 1/2 years would amount to only \$808.50; yet this outlay would ensure to his heirs the handsome sum of \$2,000 if he died after the lapse of that time.

But might he not invest his money in a savings bank or in some other safe security? Yes, but it would be difficult to find any safe investment which would even at compound interest increase his money to such an extent that it would amount to \$2,000 in the time we have mentioned, and if such were found, the amount would not be available if death came in at any earlier moment.

No handsomer Christmas gift could be given to those for whom you have affection than a C. M. B. A. insurance policy, and it would certainly make the Christmas the more happy, both for yourself and for those to whom the gift would be given.

Down to the present date the C. M. B. A. has paid to beneficiaries in Canada \$883,000.

It may be understood from this