

THE CANADIAN

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

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welcome, but anonymous letters and letters which the Manager does not consider for the welfare of the Association will not be published.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  
H. R. BROWN,  
221 Queen's ave., London, Ont.

LONDON, MAY, 1895.

To the Members of the Grand Council of the Catholic Mutual Benefit Association of Canada:—

OFFICE OF THE GRAND PRESIDENT,  
Brockville, March 22, 1895.

BROTHERS—In pursuance of the powers vested in me by the Constitution and Laws of this Association, I hereby declare the Constitution and By-Laws of this Grand Council, as revised at our last regular Convention, held at St. John, N. B., on the 4th, 5th, 6th and 7th of September, 1894, and as now printed and in the hands of the Grand Secretary, for distribution, to be the Constitution and By-Laws governing this Grand Council and its members until further amended.

Yours fraternally,  
O. K. FRASER,  
Grand President.

THE REVISED CONSTITUTION.

The revised constitution of our C. M. B. Association is now in the hands of our members, and we desire to call the attention of all, but particularly branch officers, to the following regulations, which we have endeavored to make as plain as possible.

Every applicant must produce either a certificate of birth, or a statutory declaration with respect to age; and when getting examined he must be accompanied by some member of the Branch, who is acquainted with him. An applicant who has been elected shall be notified of such, by the Branch Recording Secretary, within three days thereafter, and if he neglects to present himself for initiation at a regular meeting held in the hall of the Branch to which he made application for membership, within one month after his election, he shall forfeit his initiation fee and all other claims to membership in the Association. No applicant shall be balloted for until a favorable report upon his application has been presented by a majority of the Board of Branch Trustees, and a notice of the approval of his medical certificate has been received from the Grand Secretary. Every member, upon initiation, shall pay to the Financial Secretary of his Branch one beneficiary assessment, which shall be his assessment for the month in which he joins. No person shall be entitled to the benefits of the Association until he has been initiated at a regular meeting and paid one beneficiary assessment, as above stated.

Each member shall pay to the Finan-

cial Secretary of his Branch one assessment on the first day of each of the months of January, February, April, May, June, August, September, October and December; and two assessments on the first day of each of the months of March, July and November. Each member shall also pay any further assessments which the Association may find it necessary to make in order to pay beneficiaries, but the total number of assessments must not exceed 24 in any year. Such special assessments (that is, assessments required in addition to the 15 assessments at fixed dates), shall be made by the Grand Secretary by notice published in the official organ whenever necessary, and must be paid by members in the same manner as the regular monthly assessments.

If any member fail to pay said monthly assessment, or assessments, or said special assessments, on or before the third day of the next ensuing month, he is *ipso facto* suspended from all rights in the Association, and should he die while under suspension, his beneficiary shall not be payable under his policy; and should he remain suspended for a longer period than three months, he by this fact becomes expelled from the Association and his policy rendered void.

All beneficiary assessment money paid by members to the Financial Secretary in compliance with Sections 8 and 9 (and this includes Section 1) shall be immediately transferred by said officer to the Branch Treasurer, who shall on or before the sixth day following said third day, that is, before the tenth day of each month remit the same to the Grand Secretary in the manner directed by the latter. Said remittance must be accompanied with the Monthly Assessment Report and Branch order on Treasurer. The Monthly Assessment Report must be made out by the Financial Secretary. This report shall contain the names of all the members in the Branch, and the amount of assessment paid by each, and thus enable the Grand Secretary to keep an accurate account against each member as well as each Branch.

Each Branch shall pay to the Grand Council the sum of 50 cents on every newly initiated member, payable quarterly, and one dollar per capita tax on all members in good standing, payable in quarterly instalments, to be paid to the Grand Secretary on the first of January, April, July and October, for the preceding quarter. Any Branch neglecting or refusing to pay such instalments shall, when thirty days in default be suspended by the Grand President, after ten days notice to the President of the Branch.

The Association shall have an official organ under the title THE CANADIAN, said organ to be published monthly and mailed free to all members of the Association; and any mandate, decree, order or notice published therein,

emanating from the proper authority, shall be official notice for the purpose for which it is given, to the officers and members, or to whom it may concern.

OUR BRANCH OFFICERS.

In this number of our official organ we desire to pay our respects to the officers of branches. Years of familiarity with the interior workings of our Association enable us to speak with some degree of authority upon the valuable services which they have rendered it, and we have little doubt but the great prosperity hitherto obtained is due chiefly to the energy and ability of those members who have proved their fidelity in discharging the sacred trust confided to their care.

As the state is an aggregation of families, the standard of intelligence and moral worth in the former is necessarily dependent upon their condition in the family circle. The one cannot rise above the other; and, when a true standard of purity and morals pervades the elements that constitute society, no fears need be entertained about the latter. So it is with the C. M. B. A. and kindred associations. They derive their vitality—the well-springs of their very existence—from the branches. When these are properly and efficiently conducted, the Association is strong and vigorous. And as it has been in the past, so will it be in the future. Continued success and prosperity can only be maintained by having zealous, able and intelligent officers presiding over the branches.

In discussing the relative merits of life insurance on the assessment plan and that of the stock companies it has been urged against the former as a fatal element of weakness that the work of branches would not be properly conducted, and that in a few years, as the novelty attaching to such new institutions wore off, this inherent and radical defect would become more and more apparent, and ultimately produce the inevitable result, the collapse of the association. But, while we must admit that there is some foundation for this objection, its force has been greatly exaggerated; and while it has proved true in some isolated cases, these are, happily, but the exceptions to the general rule that the officers of branches can be implicitly depended upon to discharge their duties faithfully.

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 ones self well in a position to which he has been elected, and thus when the term of office comes to an end, to merit the commendation of the good servant who had used his few talents judiciously. Such men may have but little desire for office; but, once hav-

ing accepted the trust, they are bound to see that it does not suffer at their hands. 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-man, they are at the same time rendering their own interest and those of their beneficiaries more secure and permanent.

The officers of well-conducted branches are therefore deserving of all praise, not alone from the members of their particular branch, but from the Association as a whole: and for our part we can and do tender them our sincere and hearty acknowledgment. We have reason for doing so even apart from the interest of the Association at large; because it saves us a vast amount of worrying labor and correspondence that is imposed on us by branches which are negligent in their duties, and leaves us free to discharge the legitimate duties of our office, which we always regard as a pleasure, no matter how onerous they may be.

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 at least in its relations with the Grand Council, 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. In conclusion, we exhort the chief branch officers to persevere in their good work; and, if possible, with increased ardor.

The importance of the trust which rests upon you cannot be over-estimated, and not the least of the rewards for your fidelity will be the heart-felt prayers and gratitude of the widows and orphans benefitted by your labors.

Branches 119, Waterloo, Que.; 170, Elgin, Ont., and 238, Quebec City, headed the "Honor Roll" for the greatest number of initiations in the month of March. Each initiated five members in said month.