

# The Catholic Weekly Review.

A JOURNAL DEVOTED TO THE INTERESTS OF THE CATHOLIC CHURCH IN CANADA

*Reddite quæ sunt Cæsaris, Cæsari; et quæ sunt Dei, Deo.*—Matt 22: 21.

Vol. V

Toronto, Saturday, May 16, 1891.

No. 14

## LETTER FROM THE GRAND PRESIDENT, C. M. B. A.

*To the Members of the Catholic Mutual Benefit Association in Canada:*

DEAR BROTHERS—At last the time has come when I am able to place before you a true picture of the relations at present existing between the Supreme Council and the Grand Council of Canada, our standing with respect to that council, how far the wishes of your representatives at the Montreal convention have been carried out, how far the desires and hopes of the large majority of the Canadian members of the association have been realized, and the conclusions to which I have come, after a calm and dispassionate consideration of every question and every detail affecting the welfare of the association in Canada and our relations with our Brothers of the States.

To do all this it will be necessary to go somewhat into detail. For your convenience, and to make things perfectly clear, matters will be taken up in regular order. And I ask from you, Brothers, a careful consideration of the topics I shall place before you.

In the Montreal convention your representatives, by an almost unanimous vote, decided in favor of a separate beneficiary jurisdiction for Canada. This simply means the collection and payment of our own beneficiaries by our own Grand council, without the agency of the Supreme council.

The arguments introduced in favour of the scheme are briefly these:

Since the formation of the Grand council of Canada, in 1880, up to this date, we paid the Supreme council \$388,220 beneficiary money. During the same period the Supreme council paid \$358,000 to the heirs of deceased members in Canada, leaving \$30,220 paid to the Supreme council, by Canada, more than was received back in the same time; and other Grand councils in the association have had a like experience.

All remittances from Canada to the Supreme council must be made by New York drafts, as that council will not accept our Canadian money at par, thus necessitating our paying one-quarter per cent. out of our general fund to purchase these drafts. This item alone will now amount to \$250 per annum, and a total of \$970 since our council was organized. In addition to this the Supreme council pays the beneficiaries of deceased members in Canada by New York drafts, and the party receiving this draft has, generally, to pay one-eighth per cent. for exchange, causing a loss of \$2.50 for every \$2,000 beneficiary draft, which cannot be cashed at par. This loss now amounts to about \$1,000 per annum; and a total of, say, \$490 since our council was organized. These exchanges of New York drafts, a total of, say, \$1,400 to date, and amounting now to about \$350 per annum, could be saved to our people had we separate beneficiary jurisdiction.

The Canadian sections of nearly all the co-operative life-assurance associations doing business in Canada, and having their head offices in the United States, are seeking a separate beneficiary, not just the kind we have been asking for, but a modified form such as is now enjoyed by the Ancient Order of United Workmen, and which will be explained later in this circular. This is owing, chiefly, to the difference between the death rate in Canada and in some sections of the United States. The experience of all such associations is, that the death rate in pro-

portions of the United States is much higher than in Canada; and such is the experience of the C. M. B. A.—its death rate in Canada being about 7 per 1,000, while its death rate in New York State is about 11 per 1,000.

The position of the Ancient Order of United Workmen in Canada to-day is a strong proof of the benefits to be derived from having a separate beneficiary for Canada. When this society was granted a separate beneficiary jurisdiction in 1881 it had only 5,841 members in Canada. It has now a membership in Canada of 22,500. Its assessments in Canada in 1890 numbered 14, while in New York State they numbered 23; and this State had to call upon the Supreme Lodge of the A. O. U. W. for \$138,586 to make up deficiencies. The maximum number of assessments now assigned to the A. O. U. W. in Canada is 20, while in New York State the maximum is 26; and the average maximum in the States where we have Grand councils organized is 30-38.

At three successive conventions of the Grand councils of Canada of the C. M. B. A. our branch representatives, by resolution, instructed the council to petition the Supreme council for a separate beneficiary for Canada. In 1889, out of 105 branches then in Canada, 99 adopted resolutions in favor of separate beneficiary, and, in 1890 at a convention the most representative ever held for our association, the officers and branch representatives were almost unanimous in favor of a separate beneficiary for Canada.

Our rapid increase in number of branches is in some measure due to the fact that we in Canada looked forward to the obtaining of separate beneficiary. The constitution governing us warranted our asking for this; and a compliance on the part of the Supreme Council with our just and constitutional request was certainly expected.

The principal objections urged against this are:

(1) The fraternal relations existing between us and our Brothers of the other Grand Councils—the great benefit of which fraternity to those Brothers who cross the border to one side or the other, we will concede—would be impaired, if not totally destroyed.

(2) We would be deprived of the social and pecuniary advantages of withdrawal and visiting cards.

(3) Although the present state of money relations between us show that we would, at present, be better off financially with a separate beneficiary jurisdiction, this may not continue; and besides this, in the event of an epidemic or sudden excessive call on our resources for any cause we would be entirely without assistance from outside sources.

(4) A refusal on our part to pay our share of the beneficiaries of those sections of the association which might from time to time have the misfortune to have a large number of deaths was an almost total abandonment of the fundamental principles of mutuality and charity which are the bulwarks of our association, and consequently contrary to the spirit and the letter of our constitution, and a violation of the contract with each and every one of the members of the other Grand councils.

(5) The loss to each Canadian member of the small sum paid annually to make up for the increased death rate in the other Grand councils was more than compensated by advantages referred to before.



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