

THE CANADIAN

PRICE, 50 CENTS.

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

Catholic Mutual Benefit Association of Canada

And mailed to members on or about the 10th of each month.

Members are invited to send us items of news or information that will be of benefit to the Association. Contributions 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welcome, but anonymous letters and letters which the Manager does not consider for the welfare of the Association will not be published.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 10th 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,  
Editor and Manager,  
Cote Block, Dundas Street  
London, Ont.

LONDON, JULY, 1896.

EARLY ADVICE FROM HIS GRACE ARCHBISHOP WALSH TO THE C. M. B. A.

His Grace Archbishop Walsh in the closing remarks of his sermon to the C. M. B. A., delivered in St. Peter's cathedral, London, on the occasion of the convention held in September, 1896, said: "Now, dear friends, a few words upon the practical work of your association. If you wish that this society should go on and prosper, you must do right, you must transact your business with justice and charity, and you must be kind to each other. In all your discussions and deliberations have charity and proper feeling for each other. Unite with each other in the promotion of the welfare of the association. Be very careful to preserve the rules of the institution, no society which allows its members to violate its constitution can last. You must be true to its spirit and true to the constitution. There are two special dangers.

If you wish this association to prosper and have the blessing of God upon it, if you wish to preserve it intact, if you wish to save it from destruction, you must insist on the observance of that rule that every member attend to his Easter duty. Those should be expelled who do not observe this fundamental rule if you wish to save your society from corruption. Why does a physician sometimes amputate an arm or leg? To save the life of a patient. And if you want to save the life of your organization you must cut off those men who violate the essential provisions of the constitution.

Secondly. You must have honest physicians, men of capacity and conscience. Let no branch be led in its choice by partiality or friendship, be cause that is a terrible injustice. The only guide ought to be capacity and honesty. Therefore, if you want to be true to your association select physicians who are honest and capable, and who will not be bribed or coerced. Be careful on this point and work together for the common good, and may God in His infinite mercy bless and prosper

you, may your numbers increase every day, and may the blessing of God the Father, God the Son, and God the Holy Ghost rest upon you."

The late Right Rev. Bishop Ryan in one of his addresses to the C. M. B. A., said: "While you may feel that you are doing a wonderful work of charity, you must not lose sight of the fact that you are incorporated for business. You must show to the world at large that you do not take risks that they themselves as business men would not take, and thus you will give confidence to your members. You should also be faithful in the support of the clergy. By doing this you would find the clergy, in their turn, the best and truest friends of your association."

CO-INSURANCE.

We clip the following very sensible remarks from an article on "Co Insurance" in the June number of the Associate: It seems to be the natural bent of men with limited means to undertake to carry more insurance than they can easily pay for. This coupled with the activity and persistency of the insurance agent, causes a large amount of insurance to be written, upon which often but a single payment is made, or which is carried but a year or two and then dropped. Ordinarily those who carry more insurance than they can afford or who have been over-persuaded by the agent are the ones who decry life insurance. They seem to think that berating the life insurance company is an excuse for their own folly. Are you carrying more insurance than you can afford to pay the premiums on?

The vast majority of men can reasonably carry but a limited amount of life insurance, and to furnish such insurance at the lowest practical cost is the special province of the so called assessment or natural premium companies. The natural premium companies were organized as a protest against the excessive cost and expensive management of the old line system. About all of the assessments companies are organized upon the mutual or co-operative plan, and issue contracts which limit the amount of the premium which may be used for expenses. Such companies have brought the benefits of life insurance to the homes of the masses of the people. They have brought the cost to the lowest practical point, and afford an opportunity for the yearly premiums to be paid in installments, if the insured so prefers. If we admit that there is the same tendency to over-insurance in this class of companies that there is in the old line companies, it must be remembered that after a policy has been carried in a natural premium company ten or a dozen years, if the circumstances of the insured make it necessary for him to forfeit his insurance, the difference between what he has paid to the assessment company and what he would have paid to the old line company is a much larger sum of money than any cash surrender value he could have from any old line company. And the same circumstances that would make it necessary for him to drop his insurance in an assessment company would cause him to drop his old line policy. If he cannot maintain a policy in an assessment company he certainly could not in an old line company.

The forfeiture of insurance by lapse during the past three years has been so great in all companies and upon all plans of insurance, that it becomes a question worthy of most serious consideration. He who holds a life policy, or is about to be insured, will do well to consider this phase of the subject in the light of the suggestions in this paragraph. The mutual natural premium companies have stood the test of distress and business panic as well as any class of life companies, or as well as any class of business. Life insurance that is good for you or your family is good for your neighbor and his family. If you hold a policy in this association, you can do your neighbor a good turn by recommending it to him and your associates. By so doing you will on your part recognize the mutuality of the organization to which you belong. It is in the exercise of this spirit of mutuality that all organizations for a common purpose are best promoted and our individual interests are best protected.

GROWTH OF THE BRITISH EMPIRE.

Extent of British Rule in Twelve Years - The Queen is Now Ruler of a Quarter of the Earth's Surface.

The proverbial genius of the English people for territory annexation is clearly proved not to be dormant by the steady acquisition of the portions of the earth's surface during the last twelve years. More recently the empire has grown rapidly by the peaceful triumphs of commerce than by the success of arms. True, the army and navy have had their due share in the expansion, but on the whole the victories since 1881 have been those of peace.

The following table shows at a glance the growth of the whole empire during the period already indicated:

1881.....8,530,770 square miles  
1888.....9,339,000 square miles  
1896.....11,934,891 square miles

These figures do not include such dependencies as Cyprus, Egypt and the Soudan, although these are governed from London. If their area be added the total reaches 13,266,402 square miles, which is one third greater than the Russian Empire, and nearly three times the size of Europe.

The chief increase perhaps, needless to add, has been in Africa, and how great the expansion the next table shows:

1881.....213,000 square miles  
1888.....300,000 square miles  
1896.....2,307,311 square miles

The added territory consisted chiefly of the Niger provinces, East Africa, Rhodesia and Uganda.

In India, the empire has also been growing, although at a slower pace. Upper Burma, North Borneo, Brunel, Sarawak, and a few small states on the northwestern frontier having been added. In 1881 our Indian possessions amounted to 1,571,450 square miles. In 1896 this figure had been raised to 1,920,620.

It should, however, be remembered that out of the 1,800,000 square miles in India proper, 734,000 are held by native princes, who pay tribute to the Imperial Government, and these states are therefore feudatory rather than our absolute possessions.

Australasia has made but one important acquisition during the same period, a part of New Guinea. The tables are:

1881.....3,084,568 square miles  
1896.....3,171,000 square miles

A still more trifling increase has occurred in America, where we have gained a mere 11,221 square miles.

On turning to the people, who are, of course, to be the dominant factor of this extensive empire, we find that for the last twenty years in England the population has increased at the rate of 1 1/2 per cent per annum, despite widespread pauperism, denoting high mortality, and continuous emigration. At this rate the population of the old country will increase 'enfold in about 151 years. Putting the present population of England at 30,000,000, the population in 2050 will be 300,000,000. In other words, England alone, without the sister kingdoms and her colonies, will be able to put twenty-eight persons in every square mile of her territory, allowing that it remains stationary in the meantime.

By similar computation, the British Empire will be blessed with 40,000,000 Scotsmen and 45,000,000 Irishmen, so that in every square mile of territory the twenty-eight Englishmen could be supported by 3 1/3 Scotsmen and 3 1/3 Irishmen.

The next table gives the population of the whole of our Indian possessions, showing an increase in ten years of thirty million souls.

Population.  
1881.....253,891,821  
1891.....287,223,431

Other conditions have prevailed in Australia, and while the European emigrant has increased, the native has gradually disappeared. The figures are good in spite of bad trade and commercial panics.

Population.  
1881.....2,982,502  
1896.....4,621,300

In British North America, the increase has been somewhat greater.

Population.  
1881.....4,324,810  
1896.....6,812,080

In Africa the only increase of the population that can be reliably computed is in Cape Colony proper, and there the figures are startling enough. In 1881 the colony had 720,984 settlers; in 1896, there were 1,772,000. Excluding the Egyptians and the natives of Central Africa and the Soudan, in all, today, over 4,500,000 people acknowledge the British flag in Africa. Summing up these statistics, the total population of the empire amounts to no less than 392,000,000 the increase during twelve years being 55,000,000.

Thus we already sway the destinies of more than a quarter of the people of the globe. It is satisfactory to find that, while there is room for many millions more, the rate of increase indicates that the British have a better chance for filling the vacant spaces than the people of other nations.

A Glance Over the British Empire.

|                                | Areas in sq. miles. | Population. |
|--------------------------------|---------------------|-------------|
| Great Britain and Ireland..... | 121,115             | 37,740,263  |
| Aden.....                      | 75                  | 42,000      |
| Perit.....                     | 5                   | 2,000       |
| Andaman and Nicobar.....       | 2,568               | 27,000      |
| Ascension Island.....          | 38                  | N. station  |
| Bahamas.....                   | 5,800               | 47,565      |
| Bahrein Islands.....           | Prot.               | 25,000      |
| Baluchistan.....               | Prot.               |             |
| Basutoland.....                | 10,800              | 219,000     |
| Bechuanaland.....              | 71,000              | 70,000      |
| Bermudas.....                  | 19                  | 15,600      |
| British Cent. Africa.....      | 500,000             | 5,000,000   |