

## FATHER HAND'S LECTURE.

The following is a full report of the able address delivered by Rev. J. L. Hand in St. Paul's church on Sunday evening, Oct. 32nd:

MY DEARLY BELOVED BRETHREN—His Grace the Archbishop has asked me to express to you this evening his very sincere regret at his inability to be present to address the members of the Catholic Mutual Benevolent Association. His Grace, for particular reasons, desired to be present this evening to address the members of his well-beloved organization, the C. M. B. A. He has been the friend and patron of the Society; through his personal influence this organization got a foothold in Canada—first in the Diocese of London, which may be called, even at the present time, the home and headquarters of the Society. It is, therefore, with considerable regret that a pressing duty calls him from the city to-day. What a pleasure it would be to him to speak to you upon the benefits of this great organization.

I have also to make another apology. Seeing that His Grace would be absent, another eloquent clergyman was asked to come and address the members of the C. M. B. A. in his stead this evening; but he was unable to fulfil the engagement, and consequently you shall have to stand a few remarks from your humble servant.

With regard to this organization, I must confess that in starting out I am in a somewhat similar position to an ancient pastor of St. Paul's (this has been handed down by tradition) upon a great occasion, an occasion that seemed great to him. He was invited to preach, and he started to prepare a very profound and eloquent discourse. This clergyman surrounded himself with his books for about a week, and after he had read the matter up and got a full collection of ideas placed them down on paper. The last operation then was to be performed; it was only a matter of a short time after he had his sermon written to commit the matter to memory. He left it to the last day, and on Saturday morning, after his Holy Mass, he came to commit his discourse for this special occasion. He could not discover his manuscript upon his desk; he examined the room, and failing to find it, rang the bell and called the servant and asked if she had seen the paper; who, after some hesitation, said that she had lit the fire with a soiled paper she found on his desk. His sermon went up in smoke.

That is not exactly my predicament, but it is this: Some time ago I had occasion to speak on behalf of the C. M. B. A.—some five or six years ago—and when the disappointment occurred this evening, I imagined that I would be able to fall back on my old manuscript and have something with which to address the members of this organization. Looking over the five or six years that are past, I find that anything that I might then have said would be entirely inapplicable to the C. M. B. A. now. Such has been its growth, so great has been its development, even here in this city of Toronto, that anything with regard to the results of the C. M. B. A. five years ago would dwindle into insignificance to-day. I thought then that it was a great thing to boast that the C. M. B. A. had paid \$1,500,000 to the heirs of deceased members. This evening, my dearly beloved brethren, we find a great change, and instead of \$1,500,000 the C. M. B. A. has paid out \$4,500,000 to the widows and orphans of the deceased members. Our Divine Master has declared that from their works you shall know them. Judging by this standard, we at once came to a knowledge of the nature of this organization.

First of all we may preface our remarks with a few words on Catholic organizations and societies. The

Church has always been the mother and protector of organizations. We see them spring up in her bosom from the very first ages of Christianity—societies and organizations adapted to the spirit and the wants of the time. We see the monasteries—the sanctuaries of holiness, piety and fervor—where men received the light of the Gospel, that they might go forth and proclaim the doctrine of Christ to the world. Her organizations have been working in every century. In the middle ages the organizations of the Church stood between the feudal lord and the peasant whom he feign would crush. Her guilds were societies of freemen. The Holy Father, who so gloriously reigns at present, has again and again expressed his approval and appreciation of Catholic societies.

Among Catholic societies the C. M. B. A. holds a prominent and distinguished part. It cannot boast indeed of antiquity; there is no romance connected with its institution, there may not be the heroism of St. Ignatius, or the burning and unconquerable fire of St. Vincent de Paul; but yet, the C. M. B. A. was brought forth in a manner suitable to our time, and for objects in keeping with the times in which we live. Some of you will be acquainted with the fact that in December, 1876, a few men were gathered together in Niagara Falls on the American side to form a committee for rendering assistance to the pastor in paying off a heavy debt upon the Church. Then for some years a heavy tax was imposed upon the members. The assessment system worked wonderfully well in clearing the church of debt; and when they had the last cent paid off they thought they should not disband, that they should merge into an organization suitable to the wants of the Catholic Church at large, and so, my dearly beloved brethren, they established the first branch of the C. M. B. A. Aided by their Pastor they submitted their project to the learned and distinguished Bishop of Buffalo, and he at once approved of the idea. And here we have the origin and the beginning of the Catholic Mutual Benevolent Association. It is only a short period since its organization, and yet what a world of good it has done. . . .

One of the first things laid down in the constitution is the qualification of membership. The constitution specifies that each member of its organization must be a good, sound, practical Catholic, and if there is any question about the Catholicity of any applicant or member of this organization it must be submitted to the Pastor of the Parish in which the branch exists with an appeal to the Bishop of the Diocese. This article placed in the constitution is rivetted there. The constitution makes it a first condition that its members shall be practical Catholics; and any member who is not, forfeits all benefits in the Association.

Another thing, my dearly beloved brethren—this society tends to Catholicity. Too long established, societies in this country were divided into national clans, according to race lines. The C. M. B. A. recognizes no nationality; it is built and based upon broad and extended Catholicity. There is no question of Irish or English or Scotch or German or French; the only qualification, apart from the prescribed age and healthy physique, is, that the person be a good, sound, practical Catholic.

The beneficiary article provides a two fold beneficiary for membership—one a beneficiary for \$2,000, and another for \$1,000. This may not be thoroughly understood by members of this congregation, because they have been in the dark for some time here with regard to the working of the C. M. B. A. It has been held by some that it is not profitable for a congregation to have a branch of the C. M. B. A.; on

the contrary, it is most beneficial. Taking up a little pamphlet that has been issued a short time ago by the Grand Council of Canada we discover the amount of money that has been paid out in the various towns in the province. We find that St. Catharines has benefitted to the extent of some \$30,000 from the C. M. B. A., since a branch was started there. Then we find that Stratford has benefitted still more, and that Windsor more than either Stratford or St. Catharines. The same way with St. Thomas, and we find that during the time the C. M. B. A. has been in existence here in Toronto \$82,000 have been paid to the heirs of deceased members; so that it is a benefit for the family, and it is also a benefit to have a society such as the C. M. B. A. in a parish.

Another point with regard to this organization is this—that it has never had a lawsuit upon the straight question of paying the beneficiaries of deceased members. It is now some seventeen years in existence, and it has paid out \$4,500,000; and it is something to boast of that never, upon the straight question of paying to the heirs of deceased members the beneficiary, was there a dispute with the C. M. B. A. As soon as the papers are sent and put before the organization the officers are prompt in remitting to the heirs of deceased members what is coming to them from the association.

From the age of 18 to 25, for a \$2,000 Beneficiary, \$1.00 each assessment. It may also interest you to learn that when the Grand Councils of the C. M. B. A. were connected with the States the average number of annual assessments was 10; but since the Canada Grand Council has had separation from the Supreme Officers we expect that the assessment will not go over 14 a year. Consequently the young man from the age of 18 to 25, insured for \$2,000, would only pay \$14 a year upon his policy. There cannot be obtained in a mere life insurance organization terms such as these. From the age of 25 to 30, the assessment would be \$1.10, &c., from the age of 18 to 50. Here then, my dearly beloved brethren, we have the system and the working of this organization. Further than this, in other societies there are many things in the constitution, many laws, many things written in their manuals that are not observed in the workings of them; but I can testify that, with regard to the Catholic Mutual Benevolent Association, the constitution and its laws are thoroughly observed. Catholic as it is in constitution, it is more Catholic in practice. For eight years I have had experience in different branches of the C. M. B. A. in this city, and I can testify, not only to the direct carrying out of the constitution, but to the quality of the men that form and compose this organization in the city of Toronto. His Grace, my dearly beloved brethren, has an exalted idea of the C. M. B. A. It was a flattering memorial to the society when he said that he would be delighted to speak to the C. M. B. A. because he knew they formed the core of the Catholic heart in the chief city of the Diocese. And therefore it has the approval of the clergy, therefore it has the approval and the encouragement of your Grand Spiritual Advisers. We have a large number, in fact about one half the Priests of the Province of Ontario, belong to the C. M. B. A.; the other half are over age; and all the Bishops of the Province, with one exception, are not mere honorary but practical members, and pay their assessments regularly, the same as any member who belongs to the rank and file of the organization; consequently the Catholic influence of this society is assured.

It is not for the members themselves that this organization is beneficial. No member ever expected, nor

can he expect, to draw his beneficiary. The Society is upon the assessment plan. No money is kept in the hands of the Supreme or the Grand Officers. There is, indeed, a reserve fund, but it is deposited, drawing interest in chartered banks, and only under the control of the organization. Hence no member of this organization can expect to be paid from it while living, but it is a benefit for the widow and children. The applicant for admission is not moved by a mere selfish motive, he is not working exactly for a personal end, but he is thinking of those who are dependent upon him. Therefore I would appeal rather to the ladies of the congregation, rather to the wives and to the mothers in the congregation than to the men, because it will be for their benefit and to their interest, it will be for themselves and for their children, and not for the bread winner. It will be a consolation to him indeed to know that when he has passed away his little ones will not be left penniless, that they will have from this organization a sum sufficient to guarantee them against want, at least for a considerable time. It takes less than \$20 a year; and where is the housekeeper that cannot save a couple of dollars a month, who cannot save sufficient from week to week to pay the premiums upon a \$2,000 beneficiary? The woman that cannot do this should not have charge of a house. It ought not to be at all difficult, then, for every householder, for wives and for mothers, to save from the earnings of their husbands or their sons sufficient to pay cash assessments. I will therefore ask you to insist that your husbands become members of this organization. It is a duty that you owe your children to take all precaution to preserve them against the hard, cruel world of want. There is no better means of securing them than that of the C. M. B. A. The C. M. B. A. has weathered the storm; it has seen organizations that pre-existed it go down; it has seen organizations that thrived before it go to pieces, because they were not managed properly. But the C. M. B. A. still lives. It has passed through the crisis of the influenza and other diseases of the past years, it has suffered from internal discord; but all that is past, and it is now more firmly established than ever. To-day it has a membership of over forty thousand working together. No; there will be no question with regard to the stability of this organization, it has the blessing of the Church, it supplies a long-felt want, and it will see that every cent is paid to the heirs of deceased members.

I thank the gentlemen of the C. M. B. A. for coming from a distance here this evening, and I hope that their presence in such large numbers will have a good influence on the congregation of St. Paul's, that our St. Paul's Branch will increase rapidly, that we will have a large influx of members, and that the Society will continue to flourish in this direction, as it has done in every parish of the city.



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