THE CANADIAN

Published Monthly, in English and French, at London, Ont., in the interest of the Catholic Mulgal Benefit Association of Canada

And malled to members the first week in each month.

Members are invited to send us items of news or information that will be of brenet to the Association. Communications upon subjects of interest to C. M. B. A. monuters 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welcome, but anonymous letters and letters which the Manager does not consider for the welfare of the Association will not be published.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 B. R. BROWN,

31 Queen's ave., London, Ont.

LONDON, MARCH, 186

Toronto, Feb. 21, 1895.

My dear Mr. Brown,-

Association, and that you have been appointed its editor and manager. This I bolieve to be a step in the right direction. The projected journal can-not fail to be very useful and interesting to the members of the C. M. B. A. It will contain full and accurate in formation respecting the condition of the various branches, and the progress and prospects of the whole organization, and will foster and sustain a lively interest in its work and welfare. It will be a bond of union between the scattered and far-separated members, bringing them into closer communion with each other, facilitating an interchange of views, and making them realize, to use the prophet's words, "how good and sweet it is for brothers to live in harmony."

The fact that the new journal is to to entrusted to you as editor and manager is an assurance that it will be conducted with prudence, energy and

Wishing Tre Canadian a useful and successfui careor.

I am faithfully yours, JOHN WALSH, Archbishop of Toronto. Mr. S. R. Brown, Grand Secretary, C. M. B. A., London, Ont.

THE CANADIAN.

After a successful, we might say, glorious, career, lasting fully fifteen years and more of useful existence and beneficial work, the Catholic Mutual Benefit Association has, by unanimous members. consent of its representative delegates, arrived at the conclusion that the time official organ.

The Grand Council, assembled at St. John, New Brunswick, in September last, decided, without a dissentient viico, that an official organ of our grand association has become, not only a matter of vital importance to our present interests, but a work of imperative necessity to the still greater happy results.

The official organ of the C. M. B. A.

and happiness of every member in If, however, it be Catholic, mutual and every branch wheresoever situated. And mailed to members the first week in | minimize the work of Branch officers, : tion - common friendship, worldly while re-uniting once a month, and assistance, and wise counsel. as in one family, the members scatwill and brotherhood among all the branches.

We indulge the hope that THE CAN-ADIAN will come to be considered as a centre of unity and of authority to which members, how distant soever, may direct their looks in time of doubt I am glad to learn that the Grand and uncertainty Through a misunder-Council of the C. M. B. A. has decided standing or want of appreciation of to publish an official organ for the the exact import of certain points in the constitution, errors may arise and difficulties ensue among branches or members, which may be settled promptly and satisfactorily by an appeal to the official organ, whose decisions shall be final. Thus no room shall be left to wrongheadedness or personal ambition to create dissension or promote rancor where perfect harmony and brotherly love should ever be characteristic of our grand associa-

> The opening of new branches, the extension of C. M. B. A. influence and power for good, the work done for religion and charity in the different Provinces; all shall be correctly and accurately reported in the official organ.

Occasions may supervene—it may be in time of political excitement, or under pressure of one of those waves of religious bigotry to which we have or late been accustomed—when it may be of the supreme advantage to us to have an official organ. The pages of THE CANADIAN shall be there to challenge investigation—and prove to the world that we are neither a secret nor a political organization, and that we have no other object in view or reason of ex istance, raison d'etre, than to promote practical Christianity amongst all our

With these high principles in view, we fear no fee, we court no favor, is now lipe for the establishment of an but commend ourselves and our good work to God, while vowing dutiful those of Holy Charca.

FRATERNITY.

While watching with jealous eye the financial interests of the association it is well not to overlook Its fraternal ob jects. Boyond question our best progress and onward march of the branches are those in which is organization to yet more beneficial and most cultivated this active promoter of prospority.

if our body be a mere cold-blooded will be named The Canadian. It will, insurance scheme then meetings and have no more ultimate or dearer object, acquaintainship are uncless for other in view than the good of our association than the payment of agreements and wouldn't be such a battom in general and the well-being the electing of a board of management. They is to birmail,

boneficial these objects can only be at-It, with the new constitutional regula- tained by an honest and geruine tions, will curtail the expense and brotherhood of love, unity and affec-

The C. M. B. A., with its arms spread tored all over the Dominion, who will out and embracing all parts of the be able to compare notes and vie with Dominion east of the Rockies, has each other in promoting good order, within itself all that has heretofore unity of purpose and a spirit of good | made it, and all that is necessary to continue it, the strongest and most substantial Catholic society in Canada. Others there are with like opportunities, but they do not cover the same territory; others again whose national distinctions exclude those of the same Faith but of different origin. Not so with us. Embracing within our ranks, "Saxon and Celt, Teuton and Latin and Gaul," our possibilities for great nessas an organization and advantage to our co religionists, who are not members, are almost beyond determination. We are now the leading Catholic insurance society, and we want it to be the leading Catholic fraternal order.

All associations are what their members make them-no more or no less. The first burden is on the chieftain: he cannot and should not expect his followers to do what he hesitates doing himself. If the officers lead the way the men will follow. A desire for, and consequently an increase in, membership is best created by giving genuine living, breathing examples that we practice all we preach.

Visit the sick, congratulate the presperous, console the afflicted, aid a.: 1 advise the needy: these are the *7.3 keys with which to unlook the portals of success for such a society as ours.

Brother Presidents and officers of branches, we expect you to do your

In line with the aforegoing comes the word that our brothers at Halifax, open the's rooms nightly for the amusement of themselves and the entertainment of visiting members Acts like this will do more to spread good fellowship, mutual assistance and and perpetuate the association than anything else. Local members are brought in closer contact, and thus get to better understand and appreciate one another; and travellers, commercial and otherwise, are given an opportunity of meeting the Catholic allegiance to all His commands and people of that city—a something which is always a pleasure.

> Our congratulations to Bro. Grand Second Vice President Bourque on the event which happened January last and which gave to him a charming and esteemable life companion. The success of the association in Moncton is in no small measure due to his untiring zeal and devotion to the cause. Branch 162 "caned" him, and well be deserved it.

Tus man who "knows it all" wouldn't be such: a bed fellow if he

MEDICAL EXAMINATIONS.

There is no work in the administration of an insurance company more important or more jealously guarded than that pertaining to the medical department. Obviously this is a great necessity. Economy and prudence, in its financial aspect, lead to confidence on the part of the public, and to the security of those interested. Unless, however, in the meantime the work of the medical department be well done and a healthy and reliable class of members admitted, this success will be only temporary: the superstructure however fine, however elaborately erected, will, if not set on a secure and firm foundation, be gradually undermined and eventually tumble to the dust. What can be said, in this respect. of the regular line insurance companies will apply more especially to fraternal organizations. A word of caution is even more necessary here than in the regular insurance companies. Whatever has given rise to the idea, it is certainly a fact that many regard the C. M. B. A. as a charitable organization, and that the sick, the blind and the halt may find within its ranks a haven of perpetual rest.

Nothing could be more hurmfui, more productive of evil, more injurious to the stability of the association. In an assessment insurance society the family history, health and sobriety of the assured, form, in the main, the assets of the institution. It should be the duty, and it is the duty, of every member to guard these assets well: to do this is simply a matter of enlightened self-interest. The habit of carelessness, of indifference, in this must important matter exhibited by the membership, has, it is feared, in many instances influenced the medical examiners and caused them to perform their duties in a like manner. Against such a condition we should bend all our energies. Every member has a persocal obligation to perform, since every poor risk means a direct loss. The Supervising Medical Examiner is doing all that can be done in this respect. Let the membership assist him in securing well qualified, painstaking medical examiners; in impressing upon these examiners the urgent necessity of careful, thorough work that we may bring to our ranks a safe, sound and creditable membership.

Those who are animated with true charity. cannot provent its being seen; and generally the exterior manners are a proof of the soul's interior disposition.

How beautiful it is to behold the poor when-we consider them in God, and in the esteem which Jesus Christ had for them !

The light of faith makes us see in the true image of the Son of God, who, not satisfied with being poor, chose to be called the Master, Doctor, Father of the poor

We should delay for several hours and re-flect well where God, previous to making a reproof, especially if the fault be grave and the person little disposed to receive correc-

tiod loves the poor; therefore He lever hose who have affection for them. For where we have a Dorsen much, his love sine him.