

THE CANADIAN

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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. Communications upon subjects of interest to C. M. B. A. members will always be welcome, but anonymous letters and articles which the Manager does not consider for the welfare of the Association will not be published.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 of publication for publication in the following month's issue, and that space is limited and no copy is guaranteed.

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LONDON, APRIL, 1899.

PROCLAMATION.

Revised Constitution.

To the Members of the Grand Council of the Catholic Mutual Benefit Association of Canada.

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 by the Committee appointed for said purpose at our last regular Convention, held at Quebec City, Que., on the 23rd, 24th and 25th of August, 1898, and as now printed and in the hands of our Grand Secretary for distribution, to be the Constitution and By-Laws governing this Grand Council and all its Branches and Members from and after the 23rd day of March, 1899, until further amended.

Your fraternally,

M. F. HACKETT,  
Grand President C. M. B. A. of Canada.  
Stanstead, Que., March 23, 1899.

EASTER DUTY.

The first thing required from a person applying for membership in the C. M. B. A. is proof that he is a practical Catholic. No matter how good a risk one may be physically, if he is not in a position to show that he is a practical Catholic he is barred from membership in this Association.

The being a practical Catholic when one becomes a member of the C. M. B. A. is not, however, sufficient. To retain membership in the organization and be entitled to participate in the Beneficiary Fund, a member must continue to be a practical Catholic. This is our fundamental obligation. Let no C. M. B. A. member deceive himself. This is one of the conditions, and the principal one, on which a policy or beneficiary certificate is issued to each member.

Some of our members who, unfortunately, have neglected this important condition to their retaining membership, endeavor to console themselves by saying: "Well, the Association cannot expel me without proof that I am not a practical Catholic, and this

would be difficult to procure." Not so difficult now, my deluded friend.

At the late Convention Clause 56 of Section 210 of our Constitution was entirely erased, and Section 31 is now our sole law on the matter. Said Section says: "All questions pertaining to the spiritual qualifications of members shall be decided by their respective Pastors, subject, however, to appeal to the Bishop of the diocese in which the branch is located; and no one whose claims to be a practical Catholic such Pastor and Bishop refuse to endorse can be retained in the Association. This section shall never be altered or amended."

Now, dear brothers, let it not be said after the Easter time this year that we have even one member in any branch of the C. M. B. A. of Canada who has not performed his Easter duty.

PAYING ASSESSMENTS.

Members should be prompt in paying assessments. Prompt payment of assessments means to the member security from suspension and knowledge that the beneficiary rights are not in jeopardy. Men insure their lives for the welfare of some one or more in whom they are personally interested, with the intention of providing certain resources for those in whom they have so much interest centred, and with a knowledge that certain conditions must be complied with in order to secure the benefit. One of these conditions is the payment of assessments.

Our Association has laws governing its membership, and the framers of these laws sought to make them as equitable as possible. In the law governing assessments there is a provision granting a certain number of days as grace. Our assessments are called on the first day of each month and are due on that day, but our members are granted days of grace extending until the 3rd day of the following month. It is here where so many of our members make a mistake. They take it for granted that the assessments are due on the date the time expires for their payment. Such is not the case; they are due on the first day of the month, or the day on which they are called; then, why wait for the days of grace to expire before paying them?

Brothers, pay your assessments promptly and thus give the Financial Secretary and Treasurer of your branch ample time to prepare their reports for prompt remittance to the Grand Secretary, thereby replenishing the treasury from which our beneficiaries draw their money. Do not forget that your turn will come, and those in whose favor your C. M. B. A. policy is, will no doubt look for prompt payment. Why not, then, follow the Golden Rule, "Do unto others," etc.

CERTIFICATES OF BIRTH.

Section 145 of our Constitution says: "Branches shall insist upon a statutory declaration from an applicant with respect to age or the production of a certificate of birth in all cases, and such declaration of age or certificate of birth shall be forwarded to the Grand Secretary by the Recording Secretary of the branch, with the application for membership, when the applicant is initiated."

Several of our branches seem to pay no attention to this very important regulation of our Association; and this neglect is the cause of a large number of members not receiving policies, and may lead to a great deal of trouble hereafter. We cannot understand why the officers of any branch should violate our Constitution by allowing an applicant, who has not produced said proof of age, to be balloted for and initiated. They have no more right to violate this than any other section of the Constitution.

ORGANIZER FOR NOVA SCOTIA APPOINTED.

Pursuant to the provisions made therefor at the last meeting of the Board of Trustees, Finlay Macdonald, LL. B., of Halifax, has been appointed Organizer for the C. M. B. A. in the Province of Nova Scotia. The selection is a very good one, and it will doubtless be followed by the most gratifying results in the fine old province by the sea. Mr. Macdonald was born a little over thirty years ago at Port Hawkesbury, C. B., his family being one of the pioneer Catholic families in Eastern Nova Scotia. He made a course at St. F. X. College, Antigonish, and then went into the railway business. In 1896 he severed his connection with the Intercolonial Railway and began the study of law at Dalhousie Law School, where he has graduated this spring with high honors. In the recent Intercollegiate Oratorical Contest he represented Dalhousie, and acquitted himself with great distinction. Mr. Macdonald brings to his important work industry, good judgment, high character and a thorough knowledge of the local conditions of his field of work. We trust that the clergy, the grand deputies and the members at large will give the organizer every assistance in his good work, and we confidently look forward to the best results from his work.

AMENDMENTS TO CONSTITUTION.

The following amendments to the Constitution and By-Laws of the Grand Council of the Catholic Mutual Benefit Association of Canada and its branches have been promulgated by the Grand President this twenty-third day of March, 1899, and are now in force:

Sec. 21. Whenever the said deposits shall exceed a sum equal to one assess-

ment for each and every member, then such excess may be invested by the Trustees of the Reserve Fund as provided by the Act of Incorporation of this Grand Council, or may remain on deposit as so provided.

The said sum of one full assessment on deposit, or such part thereof as is necessary, may be withdrawn from the Reserve Fund to enable the Treasurer to have sufficient money on hand to pay beneficiary claims when due or within the time allowed by law; the sum so withdrawn shall be replaced as soon as the assessment or assessments issued for payment of such claims have been received by the Grand Secretary.

Sec. 25. The said Reserve Fund shall remain intact and undiminished, excepting as to amount allowed to be withdrawn by Section 21, and shall be increased from time to time, except that whenever in any one year the members shall have paid twenty-four assessments, the Trustees of the Reserve Fund shall appropriate so much of said Fund as may be necessary to pay the amount due to beneficiaries, in excess of the amount received from such assessments. This payment to be in lieu of an assessment or assessments upon the surviving members. Except also that whenever said Fund shall have reached the sum of \$125 000 and the assessments in any one year to pay death claims have not exceeded said number, then the Trustees of the Reserve Fund shall appropriate the surplus over and above said amount and the interest on the whole of said Reserve Fund, or so much as may be necessary, to pay the amount due to beneficiaries in excess of the amount received from such assessments. This payment also to be in lieu of an assessment or assessments upon the surviving members. Always provided, however, that the total minimum amount of this Fund shall be ten thousand dollars, which amount shall remain intact and undiminished; moneys over and above this amount only being available for the purposes above recited.

Sec. 32. The Grand Council shall meet triennially on or about the fourth Tuesday in August, or at such other time in that or the following month and beginning on such day of the week as the Grand President and Board of Trustees decide, and shall continue to meet from day to day, consecutively (Sundays and holidays excepted), until all the business before it is disposed of. The officers and representatives shall attend High Mass in a body on the first morning of the Convention. The place of the triennial Convention shall be as a majority shall, by ballot, determine at each preceding Convention.

Sec. 35. Branches shall be represented by their Representatives or Alternates. Every Representative or Alternate must be a Chancellor or the acting President in the branch which he represents at the time fixed by the Constitution and laws for election of Representatives and Alternates to Grand Council Convention, except in case of new branches, when any elective officer may be elected as a Representative or Alternate; and in old branches where there is but one Chancellor, the Alternate shall be elected from among those members who have held or are holding an elective office in the branch; but when any branch has a Grand Council Officer among its membership, said officer shall be the Representative of such branch, and if the branch has more than one Grand Council Officer it shall, by election, decide which of such officers shall be Representative.