

C. M. B. A. REUNION AT TRURO AND ORGANIZER MacDON- ALD'S ADDRESS.

The first reunion of the Nova Scotia branches of the C. M. B. A. took place at Gunn's Opera House, Truro, July 18th.

Bro. J. T. Halliday, to whom is due the credit of bringing the idea of such a reunion to a successful issue, presided, and introduced the speakers of the day.

It was a matter of regret that His Grace Archbishop O'Brien, who was to deliver the opening address, was too ill to attend, and that Mr. McInerney, who was to speak on "Organization as a Feature of the Nineteenth Century," was also unavoidably absent.

However, the afternoon was pleasantly and profitably spent listening to addresses on three different phases of C. M. B. A. work. Rev. Father Sullivan, who was the first speaker, delivered a powerful and eloquent address on the spiritual features of our Organization. He pointed out that religion is the basis upon which all society and laws are founded. Our object as an organization is to uplift our members, make them better Christians and better citizens. We are not a secret society. Our principles are known to all who take the trouble to enquire, and the methods we take to carry those principles into practice are open and above board. As its name implied, the C. M. B. A. is a Catholic organization. The first requirement for membership is that the applicant be a practical Catholic, and in order to be so he must be a just man. All men need moral support, and it is the object of the C. M. B. A. to afford its members an opportunity of sympathizing with and of encouraging each other to practice and show by their daily lives the virtue of the principles on which their organization rested—in short, to be true to their God, faithful to their country and just to their fellow men.

Grand Trustee Chisholm, who was the next speaker, dealt with "The C. M. B. A. as an Insurance Association." The subject of insurance, though of a dry nature to the average audience, was made both interesting and entertaining. He dealt first with the growth of the idea of fraternal insurance, showing that it combined the virtue of assessment insurance, the object of which was to secure safe insurance at cost prices; with the principles upon which old line companies rely for their financial stability; after which he made some interesting comparisons between the C. M. B. A. and the old line companies in income and expenses of management. Mr. Chisholm closed his exceedingly instructive address with the prediction that the fraternal societies would eventually carry most of those who favored a straight life policy.

Organizer MacDonald next dealt with the question "Does the C. M. B. A. Fill a Social Need?" and his address on this important feature of the C. M. B. A. we publish in full.

A vote of thanks to the speakers was then moved by Hon. D. McNeil, of Halifax, and carried by a standing vote, and the proceedings of the first reunion of the C. M. B. A. in Nova Scotia came to an end.

Address of Mr. MacDonald at the Truro reunion on the question "Does the C. M. B. A. Fill a Social Need?"

Mr. Chairman and Gentlemen:

The addresses we have listened to this afternoon cannot fail to have been

a source of instruction, pleasure and profit to all, and will, I trust, result in lasting good to that Organization of which we are all proud of being members. A glance at the programme shows that our intention was, when framing it, first to have the subject of organization dealt with, its growth traced, and the important part it plays in the affairs of men at this stage of the world's history pointed out. Unfortunately, Brother McInerney is unable to be with us to day, and we have to forego the pleasure we would receive in hearing an address from him on this subject. However, we have had two features of that particular organization in which we are all most interested clearly pointed out and their advantages explained in exceptionally able addresses, and now it falls to my lot to discuss one other feature of the C. M. B. A., and happy indeed would I be could I bring to my task the same ability and thorough knowledge of the subject that distinguish those gentlemen to whom we have listened with such pleasure and profit this afternoon. The question opposite my name is "Does the C. M. B. A. Fill a Social Need?" and to this it is extremely difficult for various reasons to give a decisive and satisfactory answer. The C. M. B. A. aims to fill a social need, and that need was never more sorely felt than at the present time. The organization that aims to do this is one that exists for the purpose of fostering and cultivating a fraternal or charitable spirit among its members, for after all this social need is nothing more than the need of some power to do battle against that spirit of selfishness and greed that animates the world to day.

The C. M. B. A. affords its members many opportunities of putting into practical operation the virtue of fraternal charity. It puts a premium on its practice and punishes with expulsion any flagrant violation of it. But a study of the constitution of any society will hardly enable us to judge accurately whether it fulfilled the object of its mission or not, because the success of a fraternal society depends not so much on the form of the constitution as it does on the manner that the members observe and the importance they attach to those practices which their constitution inculcates.

So the answer to the question that I am discussing to-day will depend on the answer we give to the other question: Are the C. M. B. A. members faithful to their fraternal obligations?

I fear that a large number of our members fail to properly appreciate the importance of this feature of the C. M. B. A. We all appreciate the advantages it offers to us of cheap insurance, and self-interest prompts us to do whatever the regulations require in order to reap the promised benefit.

Yet the insurance feature exists wholly in the interests of the member's beneficiary, as our life policy offers the member no return here for the money invested, except the peace and contentment that arise from a sense of duty performed, and the satisfaction of knowing that he has done what lay in his power to protect his loved ones from those privations that might otherwise attend them when he has passed over to the silent majority. But that protection may not be called for, for ten, twenty or thirty years, and what guarantee have we that the C. M. B. A. will then be in a position to perform its part of the contract? We know that we are now able to meet our obligations and that our Association is founded on principles finan-

cially and mathematically sound; but nevertheless there are certain requirements that must be observed, and all must see that the whole matter is a simple question of membership, and that the stability of the C. M. B. A. as an insurance association depends upon its inherent attraction for new members.

Of all members the most desirable are the young men. Among them the mortality rate is lowest, and, in addition to this, they bring with them an enthusiasm that leads to extension and is a most potent factor in the growth of a fraternal organization.

As a rule the young unmarried man is not very much interested in the study of insurance, and he particularly dislikes the straight life policy. He generally wants something that "is going to be of some benefit to himself," and talks learnedly about endowment, upon which he generally entertains somewhat vague ideas, but from which he confidently expects the most fabulous returns. Now, if we can satisfy him that we practice fraternity among ourselves; that the C. M. B. A. is a living organization that can and will render him timely assistance when he stands in need of it; that, for instance, it will be greatly to his advantage, in a worldly sense, to have a membership card when thrown among strangers; if, in short, we can satisfy him that it is to his social or pecuniary interest to be a member, our chances of securing his application are very much greater than if canvassing on insurance lines.

But it is useless to attempt convincing him of the benefits that accrue to him in this way if his observation has already told him that little or no attention is given to the fraternal feature of our Organization. He watches how the members practice those fraternal virtues that we tell him our society inculcates, and most young men draw general and sweeping conclusions from particular and individual instances, and he is attracted or repelled just as his observation shows him that our members are true or false to their fraternal obligations.

Viewed in this light we gain some idea of the great importance of the fraternal feature, and, apart from its own intrinsic merit altogether, how absolutely essential the cultivation of it is to our growth and success as an insurance organization.

As a matter of fact, the relation of the fraternal to the insurance feature is of the most intimate character, and the success of the insurance will depend, in the long run, to a great extent, on the care and attention given to the fraternal. One of the first requisites to the success of a fraternal insurance society is that its numbers be large enough to form an average. The larger the number of carefully selected lives, the safer the society is financially. Failure awaits that organization that cannot attract new members, so far as they are required to fulfil the rules of average; and common prudence should urge us to practice the fraternal feature that is naturally the more popular and appeals more powerfully to the wants and wishes of the most desirable class. Our motto should be "What we have we'll hold; what we haven't we're after."

A glance at our membership roll of the last year will furnish some food for thought on this point. We added to our list last year 977 new members, and we lost 109 by death; but for every one that death took from us we lost five through expulsions and resignations. The record stands 491 expelled and 80 resignations. This is a

dangerous drain on our strength, and it behooves us to study the cause and if at all possible take some steps in the direction of applying a remedy. What caused 80 of our brothers to resign their membership last year? Has it not been the experience of those of you who are members of branches from which members have resigned that nine out of ten resignations have been caused by quarrels in the lodge room, either with the officers or members? My experience would warrant me in making the proportion still larger. In other words, we lost this large number last year simply because we failed to appreciate properly, and to practice faithfully, fraternal courtesy and charity. There are limits of course beyond which we cannot be expected to go; but I doubt if those limits were reached in very many cases. We cannot afford to have this number deliberately leave us every year, and by their example deter as many more from joining. The cause that led to 491 expulsions last year was in nearly all cases the non payment of assessments, and the members expelled can be divided into three classes. Some have been unable to pay. A great number of our members are in receipt of small salaries—for this is essentially a poor man's organization—and when thrown out of employment they have been unable to meet their financial calls, and have been compelled to drop out; but I venture to think that these form a very small proportion of the total number of expulsions; because the poor man has all at stake, and pays his bills—involving, as it does, some sacrifice on his part—far more promptly than does the rich; and it is something unknown in our lodges to expel a deserving brother if the members are aware that he is unable to pay his assessments. In all cases he is "carried" until he is able to do so. The second class, containing by far the greatest number, is made up of those who have grown careless or indifferent. These have been able to pay, but have forgotten all about it. They do not attend the meetings; they have mislaid the notice, and their expulsion is due entirely to their own carelessness and indifference. There is a great field here for the tactful financial secretary; but he is already the hardest worked official we have, and it is hardly in accord with the spirit of fraternity to ask him to go to the additional trouble of seeing the man when each member can as easily, and is under as much obligation to, do so himself. A third class have chosen to let themselves be expelled than to deliberately resign.

Now, the fraternal feature affords us an opportunity of dealing with all three classes, of minimizing our losses in this respect, and of removing a danger that just now seriously menaces our growth. If our officers are tactful and our members true to their fraternal obligations, very few of our members will grow careless or indifferent, and still fewer will deliberately resign.

There is another consideration that must be noticed when discussing the importance of the fraternal feature of the C. M. B. A. We are comparatively a young society, and consequently have each important element that is conspicuous in those societies of maturer years. I refer to the important element of tradition, that in fraternal societies of long standing has an importance equal to that of the constitution itself. This tradition is the unwritten but well-understood law of the organization, handed down from generation to gen-