

THE CANADIAN

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Catholic Mutual Benefit Association of Canada

And mailed to members before the 1st and 15th of each month.

Members are invited to send to the Editor news of information that will be of benefit to the Association. Communications upon subjects of interest to C. M. B. A. members will always be welcomed. Anonymous letters and letters which the Manager does not consider for the welfare of the Association will not be published.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 the Editor by the 15th of the month, if intended for publication in the following month's issue, and that space is limited and must be judiciously used.

S. R. BROWN,  
Editor and Manager,  
Catholic Mutual Benefit Association,  
100 St. George Street,  
London, Ont.

ASSESSMENT SYSTEM.

LONDON JULY 1907

ADVERTISEMENTS.

We are now prepared to accept advertisements for THE CANADIAN. The terms are \$2.00 per column per annum or \$1.00 per inch space per annum, payable strictly in advance. There is no better medium for advertising. THE CANADIAN has a circulation of 10,000, extending all over Canada.

For further particulars address,  
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100 St. George Street,  
London, Ont.

GRAND DEPUTY POWER.

The Grand President has been pleased to appoint Brother W. J. Power, Chancellor of Branch No. 132, Grand Deputy in and for the City and County of Halifax, in place of the late Bro. James R. Cragg. Bro. Power is a leading C. M. B. A. man in Halifax, and has always taken the warmest interest in its affairs. He represented his branch at the Ottawa convention, and he likewise attended the Quebec convention. In every local movement designed to advance the welfare of the association, Bro. Power is unparagoned of his time and energy, and we bespeak for him success in the important office to which he has been called.

CATHOLICS AND PUBLIC LIFE.

We have recently seen it stated in a paper published in the United States that out of 375 members of the United States House of Representatives only 24 are Catholics, and out of 88 Senators, the Catholics number but two. When we consider that in a population of about 70 millions, the Catholic body is at least 12 millions the alarming significance of the statement will become apparent. Questions are continually cropping up in which Catholic interests are involved, and unless there are public men in these deliberative chambers to present the Catholic view, the inevitable result is that Catholic interests must suffer. What gives rise to this unfortunate state of affairs? Is it the unfitness of Catholics for public life? Certainly not. The Catholic body can produce public men—and does produce them—as intelligent, as patriotic, as well fitted for the duties of public life, as can any other body of

citizens. Is it the bigotry of the majority? To some extent it is. But the prime cause of it, in our opinion, is the apathy of Catholics themselves.

If our co-religionists across the border were a little more united, if personal and merely partisan considerations were laid aside, on those occasions when the interests of religion require it, they would make a better showing in Congress.

How far the Catholics of our own country are blameworthy in the same regard we shall make the subject of a future article. In the meantime, we will take the liberty of pointing out that our great association, Catholic and benevolent in its objects, can in many ways be made most powerful in conserving the interests of our religion. By taking a firm stand in those communities where any attempt to ostracize Catholics is made, will soon cure this state of affairs.

IMPORTANT C. M. B. A. MEETING AT HALIFAX.

On the evening of June 12th an important and largely-attended meeting of Branch No. 132 Halifax, was held in its rooms on Sackville St. The Branch has leased the quarters formerly occupied by the Minto club, and members, by voluntary subscription contributed enough money to purchase the billiard board, furniture and fixings of the said club. On the evening of the 12th the rooms were made particularly attractive for the reception of His Grace the Archbishop on the occasion of his first visit to the branch in their new rooms. Besides the Grand Spiritual Adviser, there were present as visiting brothers, Bro. Comeau, whose signal service to the C. M. B. A., in the western counties deserves all praise, and Bro. Cooke of Amherst. After the routine business was transacted, His Grace was called upon to speak. He began by congratulating the branch upon the evidences of its success. The first requirement was that members should be practical Catholics. It was not enough that they performed their Easter duty: if they wanted to be good Catholics, to live good and holy lives, they must frequently approach the sacraments. The best service that Catholics could render to the church was to lead good lives and to be an example to their fellow citizens. His Grace then dwelt upon the necessity of good reading, and the duty of Catholics to encourage good Catholic reading, both in the shape of periodicals and books. Due emphasis was laid upon the importance of education and the duty of Catholics to be watchful that their rights in that regard were safeguarded. It is not possible in a brief compass to do anything like justice to the excellent address of His Grace, which was replete with sound, practical advice. Remarks were also made by Right Rev. Mgr. Murphy, the Spiritual Adviser of the

branch: Brothers Cooke, F. J. O. Comeau, F. P. Hayden and others. Grand Trustee Chisholm moved a vote of thanks in appropriate terms to His Grace for his address, which was eloquently seconded by Chancellor O'Mullin and adopted. The meeting marked an epoch in the history of this branch.

AMENDMENTS TO ONTARIO INSURANCE LAW.

The following amendments to the insurance law of the Province were passed at the late session of the Ontario Legislature. They are entitled "An Act to amend the Statute Law:—"

23 Subsection 7 of section 74 of The Ontario Insurance Act is amended by inserting in the second line of the said sub-section after the word "Registrar" these words, "or any official instrument or document issued by virtue of this Act, if."

24—(1) Subsection 3 of section 85 of The Ontario Insurance Act is amended by inserting in the ninth line of the said subsection the word "to" between the words "deemed" and "offer."

25 Subsection 3 of section 90 of The Ontario Insurance Act is amended by striking out the word "companies" in the first line of the said subsection and by substituting therefor the word "corporations."

26 The proviso in subsection 2 of section 124 of The Ontario Insurance Act is repealed and the following substituted therefor:

"Provided, that non payment of any of the fixed payments subsequent to the first shall forfeit the insurance if such fixed payment shall remain unpaid after thirty days notice of the fixed payment due, or to become due, has been mailed to the person by whom the fixed payment is payable, directed to his post office address as given in his original application, or otherwise, in writing to the company."

27 Section 149 of The Ontario Insurance Act is amended by adding thereto the following subsection:

"(c) This section shall apply not only to any future application for, or contract of, insurance, but also to any application heretofore taken and to any contract heretofore made."

28 Subsection 6 of section 159 of The Ontario Insurance Act is amended by striking out the words "as if this act had not been passed," in the sixth and seventh lines of the said subsection, and by substituting therefor the words, "as in the case of a beneficiary not belonging to the preferred class." Provided that nothing in this section contained shall affect any action now pending.

29 Subsection 9 of section 183, of The Ontario Insurance Act is amended by inserting in the ninth line, between the words "the" and "and master," the words "Court, Judge, or."

30 Subsection 3 of section 189 of The Ontario Insurance Act is amended by striking out, in the twenty-first line of the said subsection, the words: "to a Judge of the High Court."

31 Subsection 2 of section 194 of The Ontario Insurance Act is amended by inserting, in the sixth line of the said subsection after bill of costs, the words: "in any action, appeal, proceeding or matter;" and the said subsection is further amended by adding at the end thereof the words: "and the taxation of the account or bill of costs shall not be proceeded with until proof has been given to the taxing

officer that the provisions of this subsection have been complied with."

32 Subsection 3 of section 197 of The Ontario Insurance Act is amended by inserting, in the fourth line, after the words "Supreme Court," the words: "Judicature for Ontario."

LESSONS OF THE HULL FIRE FROM A TARIFF POINT OF VIEW.

Mr. Kenny, Managing Director, of the Western Fire Insurance Co., says:

It may be well—particularly in view of the prevailing competition of companies that are offering insurance at lower rates than the "tariff offices"—to call attention to some of the lessons which this recent disaster teaches. Among these are:

1 The liability of all cities and towns to similar sweeping fires.—St. John, N. B., in 1877, suffered even a more serious loss than Hull and Ottawa, to which the insurance companies contributed nearly six and a half million dollars, while New Westminster, B. C., in 1898, and Windsor, N. S., in 1907, and many smaller conflagrations, have made heavy drafts upon the companies' funds. The fire protection in Hull and Ottawa was better than that of nine-tenths of the towns in Canada.

2 The necessity of large assets to enable companies to meet such losses. During the past twenty five years ten joint stock fire insurance companies which have been organized in Canada, and which wrote business below the recognized tariff rates, have, owing to unfavorable experience, discontinued business, having practically lost their entire capital.

3 The necessity of maintaining, if not advancing present rates.—The reports of the Superintendent of Insurance for the Dominion show that during the last thirty-one years (the period embraced in these returns) there had been but a very small margin of profit on Canadian business up to the close of the year 1899. This profit has been more than absorbed by the Ottawa and Hull losses. In addition to the Canadian companies that have been forced to retire from business a number of British and American companies have withdrawn from Canada owing to their unfavorable experience in this field. These results are ample warrant for refusing to meet the competition of companies which offer to accept business below tariff rates, these rates being shown to have failed to yield sufficient premiums to the companies as a whole to pay the losses and expenses upon Canadian business.

4 The importance to property-owners of carrying insurance proportionate to value.—The proprietors of some of the largest manufacturing establishments destroyed at Ottawa, relying upon what they regarded as ample fire protection on their own premises, in addition to that afforded by the city, and upon their supposed isolation from external exposure, had recently largely reduced their insurance. As a result they sustained very heavy direct losses, besides the serious indirect loss through suspension of business.

A due consideration of such facts as these will, I feel sure, prove advantageous to the companies, their agents and the insuring public, and I rely upon your making them as widely known as possible.