

## THE CANADIAN

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Published Monthly, in English and French, at London, Ont., in the interest of the

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welcome, but anonymous letters and letters which the Manager does not consider for the welfare of the Association will not be published.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

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LONDON, FEBRUARY, 1899.

## Meeting of Board of Trustees.

A meeting of the Grand President and Board of Trustees of the Grand Council of the C. M. B. A. of Canada was held in the Grand Secretary's office, London, Ont., on Monday, Jan. 23rd, 1899.

There were present Grand President Hon. M. F. Hackett; Grand Trustees P. J. O'Keefe, P. J. Rooney, J. J. Behan and Joseph A. Chisom; Dr. Ryan, Supervising Medical Examiner; F. R. Latchford, Solicitor; S. R. Brown, Grand Secretary.

Rev. M. J. Tierman was absent through illness.

Brothers J. E. H. Howison and W. P. Killackey were also present part of the time.

The minutes of the last meeting were read and confirmed.

The Grand President, the Solicitor and the Grand Secretary were appointed a committee to watch Dominion legislation concerning fraternal insurance associations.

The amendments to the C. M. B. A. Constitution, passed at the Quebec Convention, are to be printed in pamphlet form, and when promulgated attached to the present constitutions as they are sent out, and also distributed amongst the branches.

The claim of the late Mr. Braugan, of Branch 126, Calgary, N. W. T., was referred to our Solicitor for investigation, with full power to settle or contest the case.

The claim of Mr. Couture, of Branch 290, Quebec, was referred to the Solicitor, with power.

The claims of Bros. Kraimer and Lobsinger, delegates to the Quebec Convention, were ordered to be paid.

The Grand Secretary was instructed to reply to protests of branches against amendments in regard to representatives of branches in which are one or more Grand Council officers.

The Grand Secretary was authorized to purchase an Empire typewriter from Bro. Cragg, of Halifax.

The Solicitor was authorized to order four thousand \$1,000 policies from Mortimer and Co., Ottawa.

The claim of the late Bro. Appleton was referred to the Grand President and Supervising Medical Examiner, with power.

The Grand Secretary and the Solicitor were instructed to draw up a Form of Appeal and to have a quantity printed and kept among the C. M. B. A. supplies for branches.

The La Francis appeal, from Branch No. 8, was disallowed.

The Rivard appeal, from Branch 164, was disallowed.

A letter was read regarding admitting the members of the Quebec Grand Council into the C. M. B. A. of Canada. It was decided to take no action until a formal proposition came from said Quebec Council.

Brother Chisholm was empowered to engage an Organizer for Nova Scotia, said Organizer to be subject to directions of Bro. Chisholm and to furnish a detailed statement to the Grand President each month.

Brother O'Keefe was empowered to engage an Organizer for New Brunswick, said Organizer to be subject to directions of Bro. O'Keefe, and to furnish a detailed statement to the Grand President each month.

A discussion took place regarding a circular letter sent out by Bro. Howison. Mr. Howison, after a few remarks, handed the following letter to the Grand President:—

To the Grand President and Grand Trustees of the C. M. B. A.

Sirs and Brothers—I regret that a circular letter, dated London, September, 1888, sent out by me should be in violation of Section 65 of the Constitution as has been demonstrated to me, and be construed as a reflection on the Board of Grand Trustees, with whom I have always had the very best relations, working in common with them for the interest of our beloved Association.

I sincerely trust that any injury done our Association or its officers may be speedily undone, and that all will work harmoniously for the success of our grand Association in the future as has been done in the past. Be assured that I would be the last member to knowingly violate the Constitution or reflect wrongly on a brother member.

This letter was accepted by the Board.

It was decided that the salary of Bro. Howison be \$1,000 per annum to date from 1st September, 1898.

Brother Howison was appointed Organizer for the Province of Quebec for the space of twelve months or for a longer or shorter period, as the Grand President and Board of Trustees may direct, on the same conditions as Bro. Killackey, and starting on Feb. 1st, 1899.

Brother Howison accepted, and said he would throw his whole energy into the work, and at the same time be as economical as possible in regard to expenses.

The Grand Secretary was authorized to have printed literature in folded form, explaining the objects, etc., of the C. M. B. A. and that \$50 be expended for said purpose.

It was decided that Bro. Killackey, as Organizer for Ontario, be under the direction of Grand Secretary Brown for that portion of Ontario from its Western boundary as far East as Stratford, inclusive; under the direction of Bro. Rooney for that portion of Ontario between Stratford and Peterborough, inclusive; and under the direction of Bro. Behan for that portion between Peterborough and the Eastern boundary of the Province.

The Grand Secretary was instructed to draw up and have printed forms for Organizers' reports and furnish the Organizers with same, and that each Organizer be required to make a monthly report on said forms to the Grand President, the Grand President to forward same to Grand Secretary, who will furnish each of the Trustees with a typewritten copy thereof.

It was decided that a minute book, gavel, ballot box and seal be added to the set of supplies furnished all branches organized from and after this date.

The Grand Secretary was authorized to call for tenders for the printing, publishing, mailing, etc., of THE CANADIAN, and that the contract be given to the lowest tenderer if other-

wise satisfactory. The Grand Secretary was authorized also to have THE CANADIAN enlarged to sixteen pages and to have four pages devoted to advertisements, all such advertisements to be under his supervision.

The Board decided to hold its next meeting at Niagara Falls, Ont., on a date in August next to be selected by the Grand President.

## ASSESSMENT INSURANCE.

The Sun's recent analysis of life insurance business in Canada did not deal with assessment and fraternal companies and societies. It is impossible to learn from the report what amount of assessment insurance is in force in Canada. The official report mentions only six Canadian and three American assessment concerns doing business in the Dominion. The Royal Arcanum, the United Workmen, the Temple of Honor and other associations with many members do not report to the Superintendent of Insurance. The nine companies reporting have policies in force amounting to \$136,000,000, which may be compared with \$311,000,000 in the old line companies. The Foresters have as much at risk as all the other eight companies. The mutual reserve fund has half as much as the Foresters, and the C. M. B. A. half as much as the mutual reserve. The last mentioned has more than all the remaining six companies. The premium income from this \$136,000,000 was in 1896 \$1,650,000. The Canada Life, with less than half the risk, collects \$200,000 more. This old line company, which carries a little less insurance than the Foresters, collects from policy-holders two and a half times as much money as the Foresters. Of course the old line company has a good deal of endowment insurance, and issues many policies which are paid up in ten or twenty years. These policies come high. But there remains an element of cheapness, which no doubt attracts people of small means to the assessment societies. Unfortunately they do not all go to the best fraternal associations, but too often resort to those that are so cheap that they cannot carry out their contracts.

The nine assessment companies reporting have 97,160 policies in force, while the 33 old line companies have 199,012 or a little more than double the number. But it is probable that proportionately fewer persons hold more than one certificate from assessment companies than hold more than one policy in the other companies. The ratio of expenses to premiums is lower in the assessment companies than in the others, but between a quarter and a third of the amount received from the members goes to pay for management. As would be expected, there are more lapses in societies in which the element of investment is not present. The amount of insurance terminated by death in 1897 was \$1,125,000. The amount lapsed was \$12,835,000. That is to say only about one in twelve of the members who take certificates get any good out of them. Among these assessment companies the Catholic Mutual Benefit Society has a smaller percentage of lapses than even the strongest regular insurance companies. Instead of one in twelve policies terminated by death they have two in nine. This society pays in expenses less than five per cent. of the premium income.—St. John (N. B.) Sun.

No one can be generous with God who has not a great, broad love of his neighbor.—Faber.

## ADDRESSED BY THE GRAND ORGANIZER.

A Pleasant Evening with the Members of the C. M. B. A.

A Large Gathering Present for the Occasion—Organizer Killackey Explains the Aims and Objects and Points Out the Advantages of the Catholic Mutual Benefit Association.

Grand Organizer Killackey, of the C. M. B. A., addressed a large gathering in the C. M. B. A. hall last night. Ven. Archdeacon Casey opened the meeting with a few words on the benefits and social advantages gained by membership in this society, after which he introduced Bro. Killackey.

Mr. Killackey gave an excellent address, in which he pointed out the good work that the Association was doing, and its progress since its organization in Ontario, twenty-one years ago. He told the members how they could help the work of the Association by individual work and by taking an active interest in its progress, and urged them all to live up to its practices. He showed that insurance in the C. M. B. A. is cheaper than in any other insurance society in Canada, which is chiefly the result of the assistance of its members, by which the expense of management are kept very low.

Mr. Killackey is an eloquent speaker, and his panegyric upon the C. M. B. A. was powerful.

"Knowing the disadvantages which we ourselves meet with and the obstacles we have to overcome, far be it from me," said the speaker, "to say anything in opposition to sister societies. But the membership of this society is limited, and for that reason deserves favor at your hands. None but Catholics are enrolled as members. Any from the age of 18 to 50 years are eligible, and unlike other societies which seek your favor, the C. M. B. A. has for its corner stone the faith in which we all believe. Its constitutions are approved by our spiritual leaders, and large numbers of our priests are on the rolls. The C. M. B. A. does not exist as a menace to the liberties of any who are not Catholics. It is willing that all should enjoy the same liberties and labors to that end. The object of the society is to unite the Catholics from one end of Canada to the other for the purpose of mutual improvement, for uplifting and benefiting each other. Life insurance is not the be-all and end-all of the Association. Its aim is higher. To encourage by all honorable means a unity among our friends and those dependent on them, and I appeal to the members of this society to leave petty thoughts behind them and labor for the improvement of the society. I appeal to you who are not members to join the Association and by earnest work forward its best interests. You have the best society to work for according to Government reports of assessment societies, and that is the only guarantee the public have of a society's standing."

A vote of thanks, moved by Mr. A. J. Gough, president of the local branch, and seconded by Mr. L. M. Hayes, was cordially endorsed by the audience and was tendered the speaker. Mr. Killackey returned his compliments neatly.

During the evening a short musical programme was also furnished.

After the meeting Bro. Killackey was entertained at a supper at the National. The president, Mr. A. J. Gough, occupied the chair, and short speeches were made by Ven. Arch-