

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 the C. M. B. A. members will always be welcome, but no original letters and letters will be returned unless enclosed for the Editor of the Association will not be published.

Correspondence should be sent to the Editor of the Canadian, at 127, St. George Street, Montreal, P. Q., or to the Editor of the Canadian, at 127, St. George Street, Montreal, P. Q., or to the Editor of the Canadian, at 127, St. George Street, Montreal, P. Q.

Address of the Editor of the Canadian, at 127, St. George Street, Montreal, P. Q.

LONDON, FEBRUARY, 1897.

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 this Constitution and By-Laws of this Grand Council, as revised by the Committee appointed for said purpose at our last regular Convention, held at Ottawa, Ont., on the 25th and 26th of August, 1896, 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 First day of March, 1897, until further amended.

Yours fraternally,

M. F. HACKETT,  
Grand President,  
C. M. B. A. of Canada.

Stanstead, Que., February 8, 1897.

Instructions to Grand Deputies of the C. M. B. A.

HOW TO INSTITUTE A BRANCH.

1. Call the meeting to order, and have the usual opening prayer said by a priest, if present, and if not, by yourself.
2. Read the report you received from the Grand Secretary, giving the names, etc., of the applicants whose medical certificates have been approved, and have said applicants answer to their names. Then request all others, excepting Rev. Fathers or those who are already members of the Association, to withdraw.
3. Arrange the room as nearly as possible, in accordance with the diagram in our Ceremonial.
4. Read the obligation of the Association to the candidates, and be assured that the answer, "I do," is given by each of them to the question contained in the last sentence of said obligation.
5. Have each member sign the roll book, pay his first assessment according to Section 1 of our Constitution, also his initiation fee of \$3.00 and Supervising Medical Examiner's fee of 50c., if the last two items have not already been paid; then present each member with a copy of the Constitution.
6. The nomination and election of officers should then take place. Immediately after the election, install the officers-elect and conduct each to his respective station when obligated.
7. Now put the Branch through a form of meeting, according to Section 207, explaining thoroughly each order of business as you proceed.
8. Instruct the members well in the use of the "Gavel," the "Duty of Members Entering or Leaving during Session," the

"Method of Balloting," the meaning of the "Doxing" placed over the President's station, and the "Opening" and "Closing Ceremonies."

Under order 13, New Business, have the Branch arrange the date and place for holding its regular meetings, and the amount of Monthly Dues. This may be done by a "standing resolution" or "by-law," in compliance with sections 156 and 157.

Under order 15, Good of the Association, give a thorough explanation regarding the working of the Association and the duties of members, especially officers of Branches. Impress upon them the necessity of dealing promptly with the Grand Secretary in remitting assessment and general fund monies, and forwarding applications for membership with blanks properly filled in as soon as possible after initiation. If Branches are negligent in the discharge of their duties towards the head office, how can they expect the Grand Secretary to conduct the business with that efficiency which we so much desire should characterize the C. M. B. A. of Canada?

Have an order drawn on the Treasurer of the Branch for \$25.00, and forward said order and amount, the applications for membership, your report and bill of expenses, to the Grand Secretary without delay.

The necessary expenses of Grand Deputies when instituting Branches are paid by the Grand Council.

After the Branch has been instituted and the Grand Secretary has received a list of the officers and charter members, he will make out the Charter for the Branch and forward it to the Recording Secretary.

The welfare of a Branch depends in a great measure upon its first officers, and the way in which they discharge their duties.

Letter from Grand Deputy Bent.

DO THE MEDICAL EXAMINERS DO THEIR DUTY TO THE C. M. B. A.?

The fact that the C. M. B. A. starts out this year with a "double-header," and the number of deaths from consumption and kindred diseases that are reported from month to month, force us to the conclusion that there is something wrong in the matter of the admission of new members. Many of the deaths are those of brothers who have been but a short time members of the Association, and who, if in good health at the time of their initiation, should not develop pulmonary diseases so soon as many of them do.

Our Association should now number in its ranks 25,000 or 30,000 strong, vigorous, healthy members, instead of less than half that number—and that without allowing them of defective physical condition or doubtful family history becoming members. I admit that even at the limit of assessments—twenty-four—insurance in the C. M. B. A. would be cheap, but if the number can be kept down by careful selection of risks, so much the better for the artisans and laboring men and those who have but small salaries to live on, who form the bulk of the membership.

It seems to me that local medical examiners are in some degree responsible for the feature complained of. Some of them must be in some way or other cloaking defective family history, or there would be fewer deaths, from consumption and kindred diseases, of brothers who have been a comparatively short time members of the Association. Supervising Medical Examiner Ryan, in his report to the Ottawa Convention, stated that since the preceding Convention "the death-rate has been unusually heavy," and also that of 3,145 who sought admission 215 were rejected. This is a large percentage of rejections, and proves that a great many are seeking admission who are physically unfit to become members of the C. M. B. A., the interests of which cannot be too carefully safeguarded, if assessments are to be kept down to fifteen or sixteen a year. It may be said, and it is said, that a local medical exam-

iner cannot refuse to examine an applicant for membership, but that he can make his report (where he knows that an applicant is positively unfit for membership) so unfavorable that the man is sure to be rejected. Do they always do this, however? That is the question. Or do they occasionally smooth over an applicant's family history? The undeniable and unpleasant fact remains that men do secure admission to the C. M. B. A. who should not, and this is abundantly proven by the monthly death-roll in THE CANADIAN.

It gives me great pleasure to direct attention to the fact that Prince Edward Island has never so far been any financial burden upon the Association. The first branch in this province was organized over three years ago, and we have now eight active branches on the Island; yet we have not up to this date had even one death to report from sickness or disease. The only break by death in our ranks was the accidental drowning of Captain Farrell, a strong and healthy brother, only a few days after his initiation. This is a record which we believe cannot be duplicated by any other province in the Dominion. And, further, we venture the assertion that the percentage of rejections is smaller in this province than in any other. This shows that we are either a healthier people, or that greater care is exercised by the Island branches in the admission of new members than is the case in the other provinces. True, our turn will come, but may it be long deferred.

Let us endeavor to double the membership of the C. M. B. A. this year, but let the utmost care be exercised that it is not done at the expense of the physical status—if I may so express it—of the noble Association of which we are all proud to be members. Let the membership be increased as rapidly as possible, but by sound and healthy risks only. In this way the reserve fund will be all the more quickly sent up to its limit and its earnings applied to the payment of beneficiary claims, and the death-rate lowered, thus making special assessments unnecessary. The C. M. B. A. will then long continue to be what it always has been and is to-day—the grandest and the best insurance and fraternal organization existing for the professional man, the clerk, the artisan and the laborer.

S. M. BENT,

Grand Deputy.

Summerside, P. E. I., Jan. 29, 1897.

A PLEASANT EVENING IN SYDNEY, N. S.

A very pleasant evening was spent at the C. M. B. A. Hall, Sydney, C. B., on Tuesday evening, the 11th of January, at a dinner given by the Chancellors of Branch 189—Bros. C. Cairholm, M. A. McDonald, D. M. Curry and E. C. Hanrahan—to the members of the branch and a few guests. President D. R. McLellan presided, and sitting at his left were Rev. Father Quinan, P. P., Spiritual Adviser of the Branch; E. C. Hanrahan, chancellor; D. A. Hearn, Esq., President League of the Cross; L. N. McDonald, Esq., Vice-President, and John L. McDougall Municipal Clerk, Rec. Secretary—League of the Cross. At the right of the chair were, John Young, Esq., Treasurer League of the Cross; L. Duran, guest and Chancellor; D. M. Curry; D. K. McIntyre, 1st Vice-President Branch 189, and others. After Justice had been done the excellent lunch, prepared and served by Bro. G. L. Burgey in his usual excellent manner, an impromptu toast list was prepared, and "The Queen" being proposed by Chancellor E. C. Hanrahan, all present rose and sang the National Anthem. The President proposed "The Clergy," coupling with it the name of the branch's Spiritual Adviser, which was heartily

received by all present, and brought forth a splendid address by Rev. Father Quinan, who dwelt at length upon the good that has been and will continue to be done by the C. M. B. A. The Rev. Father Quinan, though getting well on in years, still retains all his old time eloquence and his splendid gifts as a speaker. "The Press" was responded to by S. P. Challoner, of the Colliery News. "Branch 189" was responded to by Chancellor D. M. Curry, who, in a most interesting manner, referred to the rapid growth of the C. M. B. A. throughout Canada and the very satisfactory position Branch 189 holds as regards its membership, finances, etc., among the two hundred and seventy odd branches under the jurisdiction of the Grand Council of Canada. "Our absent brethren," coupled with the names of Rev. J. M. Quinan, Vicar General, and Rev. D. J. McIntosh, P. P. North Sydney, who organized Branch 189, was proposed and responded to by Rev. Father Quinan who explained that these kind gentlemen had intended to be present but found it impossible owing to engagements in their respective parishes. "Our Guests" brought forth excellent addresses from Messrs D. A. Hearn, L. N. McDonald and John L. McDougall. "Branch 132," Halifax, coupled with the toast the name of Bro. Murphy a member of that branch who was present as a guest. Bro. Murphy delighted those present by singing that favorite song, "A Letter from Home." Chancellor E. C. Hanrahan and Bro. Jas. J. Curry responded to the toast, "The Ladies." A great deal of praise was given the Ladies of the congregation for their valuable assistance, in the erecting and finishing of the magnificent hall now owned and occupied by the branch. "Grand Council and officers of the C. M. B. A. of Canada" was received by singing, "They are Jolly Good Fellows" (and so they are) Bro. D. K. McIntyre, whose name was coupled with the toast, "Our Medical Adviser and Examiner," replied with a very neat speech and it will not be his fault if any death claims from Branch 189 are made in the Grand Council in the near future. "The Chancellor" was the last toast on the programme and was responded to by Chancellor E. C. Hanrahan and D. M. Curry. Then followed the old time honored "Auld Lang Syne," which concluded one of the most pleasant and most entertaining public social ever held in Sydney.

Bro. A. Koefe and Mr. Davion during the evening enlightened the audience with songs, which were highly appreciated and enquired. Branch 189 may well be proud of its success in erecting and owning the comfortable hall in which the members hold their regular meetings.

It is the intention of the members to have a reading room started in a part of the basement of their Hall in the near future, and other innocent amusements as well. The members of the branch are making elaborate preparations for a Ball to be given in honor of the Ladies of the Congregation who gave such noble assistance in raising funds for the construction of their Hall.

HONOR ROLL.

Branch No. 233, Quebec, Que., heads the honor roll for the greatest number of initiations during the month of December, 1896, having initiated seven members.

Branch No. 32, Wingham, Ont., comes next in order, having initiated five members.