

## 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 the first week in  
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will not be published.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  
S. R. BROWN,  
Editor and Manager,  
31 Queen's ave., London, Ont.

LONDON, MAY, 1896.

### THE OBJECTS OF OUR ASSOCIATION.

There is evidently a grave misconception in the minds of some of our members as to the reason why the C. M. B. A. should have an existence. While our obligations to the Association and to our brother-members are already defined, some of us are, at times, impelled by various considerations to step beyond the well-marked line of our duty. The objects of our Association are thus defined by the Constitution:

(a) To unite fraternally all persons entitled to membership under the constitution and laws of the Association.

(b) To improve the social, intellectual and moral condition of the members of the Association, and to educate them in integrity, sobriety and frugality.

(c) To establish, manage and disburse a mutual benefit and a reserve fund which shall be paid to the widow, orphans, dependents or other beneficiary whom the deceased members have designated.

In the years gone by we have hewn to the line, nor is it in the power of man to indicate when we have transgressed. As an Association and as branches of the Association we must under no consideration depart from our time-honored course of action. This has been our traditional policy. It has brought with it a prosperous career so far, and a happy augury for the future. On what is thus set forward as our solemn duty we can all agree. It was to uphold these principles we became members, and for their ultimate triumph we should contend with all the energy of our nature.

We know how great is the inducement to seek assistance of the C. M. B. A. in furtherance of our own advancement or in support of some cause of personal interest, or even in a cause that conscientious motives may lead us to espouse. But even to do a great right we must not do a little wrong. The precedent will be established and then will the evil follow.

How long will our Association continue to exist if we allow it to be made the sport, the plaything, or the tool of self-seeking individuals, of designing parties of any quality, or even of honest enthusiasts? Probably the most dangerous is the latter, inasmuch as they have the merit of disinterested usefulness. On this account they are more apt to wield an influence that will enable them to gain their end. Against all these as an Association and as branches of the Association we must set our face.

We have no control over individual

members who wish to use their rights as citizens—their undoubted rights in whatever way seems to them as best. They speak and act then as Canadians, not as members of this Association, and as such they are exercising their undoubted functions. Nor would it be supposed that any brother would refuse to assist another to advance himself, his family interests, or any vital issue in which he may be interested. This is also his private right, and if he sees fit to exercise it we cannot say him nay.

It is when questions of a debatable nature arise in a branch, giving occasion as they do to contentious discussions, acrimonious debates, and the bitter feeling engendered thereby, that danger is imminent and cleavage threatens.

Let all who love the Association, whose greatest aim as members is to see it flourish and grow strong in its legitimate sphere, in its humanizing influence, its depth of fraternal charity, sobriety, morality—let all, we say, unite to keep beyond our halls the baneful and blighting influence of contention and strife, which, if once introduced, no man can see the end.

### AMENDMENTS TO THE INSURANCE ACT.

During the late session of the Ontario Legislature some important changes were made to the Insurance Act, among them the following:

Sub-section 8 of section 38, as amended by section 10 of an Act passed in the 56th year of Her Majesty's reign and chaptered 32, is further amended by adding at the end of the said sub-section the following further proviso:—"Provided also that where it is shown to the satisfaction of the Inspector of Insurance that an insurance corporation standing registered on the insurance license register, but undertaking contracts of insurance with its own members only, cannot (owing to its organization on the lodge plan or to other special circumstances) register its agents individually, then upon payment to the Provincial Treasurer of such commuted fee as the Inspector of Insurance shall in writing under his hand certify to be in his opinion just and reasonable, and as shall be approved of by the Provincial Secretary, and upon an agent's certificate of registry being issued to the said corporation, the officers and the members of the said corporation and of its lodges, branches or divisions, if any (by whatever name known), shall be deemed to be severally registered as insurance agents of the said corporation within the meaning of this Act for the term mentioned in the said certificate."

As the C. M. B. A. has been licensed under the Insurance Act of the Dominion of Canada, it was deemed advisable to register on the Insurance License Register of Ontario and take out a "Collective Certificate of Agents' Registry," in compliance with the foregoing. This we have done, as shown by the following:

Department of Insurance, Ontario,  
No. 9396a. April 25, 1896—June 30, 1896.

#### COLLECTIVE CERTIFICATE OF AGENTS' REGISTRY.

WHEREAS pursuant to the Insurance Corporations Act, 1892, and amending Acts, it has been made to appear to the undersigned, the Inspector of Insurance for the Province of Ontario, that the Insurance Corporation known as The Grand Council of the Catholic Mutual Benefit Association of Canada, now standing registered in the Insurance License Register, but undertaking contracts of insurance with its own members only, cannot, owing to its organization on the lodge plan, register its agents individually,

NOW THEREFORE THIS IS TO CERTIFY that the officers and the members of the said corporation and of its lodges, branches or divisions, by whatever name known, SHALL, for and during the term beginning on the 25th day of April, A. D. 1896, and ending on the 30th day of June, A. D. 1896, BE DEEMED TO BE SEVERALLY REGISTERED AS INSURANCE AGENTS OF THE SAID CORPORATION ONLY, within the intent of the Acts hereinbefore recited, and subject to the provisions thereof.

In witness whereof this Agents' Certificate of Registry is issued to the said corporation under the hand and the seal of office of the said Inspector of Insurance, this 25th day of April, 1896.

(Sgd.) J. HOWARD HUNTER,  
Inspector of Insurance.

### AMENDMENTS TO THE CONSTITUTION.

Branches intending to have amendments to the C. M. B. A. Constitution presented and discussed at the next Convention of the Grand Council of the C. M. B. A. of Canada should prepare same and forward them as early as possible to Brother T. P. Coffee, Barrister, etc., Guelph, Ont., Chairman of the Grand Council Law Committee.

Section 203 of our Constitution says:

"Proposed amendments to the Constitution shall be sent to the Chairman of the Committee on Laws at least fifteen days before the date fixed for the holding of the Convention, and shall thereupon be printed and distributed to the branches. No amendments not so forwarded shall be considered at any meeting of the Grand Council in Convention."

And among the duties of the Committee on Laws is the following:

"To revise the Constitution, rejecting all contradictory and inconsistent provisions therein, to eliminate all needless repetition, to insert all provisions in their proper places and otherwise to make the same conformable to the true intent and meaning thereof; to supply the Grand Secretary with a sufficient number of copies of all amendments to, or suggestions respecting the Constitution and Laws, in time to be furnished by said Secretary to each officer of and representative to the Grand Council, at least ten days prior to the date of holding its Convention."

As a great deal of time was spent in preparing the present Constitution, and as it is not very long since it was promulgated, we hope there will be very few amendments offered or required. While admitting that there may always be room for improvement, still, as one of our officers writes us, "This continual changing of our Constitution every two years does not redound to the credit of our representatives, men of more than average ability, who attend our Conventions and make our C. M. B. A. laws. As we know what is required of us by the Insurance Laws of the Dominion and the Provinces in which we are working, and being in a position now to make C. M. B. A. regulations for Canada without outside interference, surely we should be able to frame a constitution that would not require remodelling every two years. Just about the time our members have learnt what are the constitutional requirements, vital changes are made. This is not only annoying, but expensive." No alterations or amendments may be made at any Convention except two-thirds of the members present and entitled to vote are in favor of such.

JOHN A. MacCABE, M. A.,  
LL. D., F. R. S. C.

GRAND CHANCELLOR OF THE C. M. B. A.  
OF CANADA.

John Alexander MacCabe, M. A. LL. D., F. R. S. C., Principal of the Normal School at Ottawa, and a Grand Chancellor of the C. M. B. A. of Canada, was born in County Cavan, Ireland, January 9th, 1842. Dr. McCabe was educated chiefly in Irish National Schools and at the Dublin Normal School. His career as a master has been an active and important one, as the following will show:

He was English and mathematical master in the diocesan seminaries of Belfast, Kilmore and Killarney, Ireland; was in 1869 mathematical master in the Provincial Normal School, Truro, Nova Scotia, and was at his own request transferred to the English mastership in the latter school. In 1875 he became the Principal of the Ottawa Normal School, and to state that in a very great measure the remarkable success of this school is due to Dr. MacCabe, is to put it mildly.

He is a member of the headquarters Board of Examiners for admission to Royal Military College, Kingston, Ont., and is also a member of the Board of Examiners for the County of Carleton. Dr. MacCabe has published some books which cannot be too highly appreciated by members of the teaching profession. He was graduated M. A. at the University of Ottawa, in 1877, and received the degree of LL. D. from the same University in 1887. In 1894 he was unanimously elected a Fellow of the Royal Society of Canada.

Activity, energy and system, are prominent qualities in Dr. MacCabe's character; qualities essential to every successful educationist. Any one who has studied our system of education will understand the importance of having as Principal of a Provincial Normal School, a man like the subject of our biography. We feel confident that as a result of Dr. MacCabe's influence his students have gone from the Ottawa Normal School stronger and better men and women.

Dr. MacCabe is a charter member of Branch 28, Ottawa, established in 1893. He was chosen as its second President, the Rev. Father Cole being the first, and represented his branch at the convention of the Grand Council held in Stratford in 1886. Here he was elected Grand Trustee for four years, and as such attended the conventions in Toronto and Montreal in 1888 and 1890.

At the Montreal Convention he was elected Grand President by acclamation. During Dr. MacCabe's term as Grand President, the petition to the then Supreme Council for Separate Beneficiary for the C. M. B. A. of Canada was renewed. The result of said petition is well known to those who were then members of the Associa-