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We would, therefore, respectfully suggest that the Constitution be so amended that hereafter representation be by districts. For instance, our district, Alberta, has at present three branches—Edmonton, Calgary and Lethbridge, all of which might be satisfactorily represented by one member, elected by the three branches, each branch voting for any eligible member, the result to be sent to the District Deputy, whose duty it would be to declare the party obtaining the largest number of votes elected.

This system would reduce the Convention expenses by at least 50 per cent, and probably would not impair its usefulness to any appreciable extent.

Another question of much importance to us here in the sparsely inhabited west, where men's occupations compel their being frequently absent from home, is the difficulty we experience in securing a quorum at a regular meeting, no matter how important the business to be transacted. This has often been the cause of our not being able to remit our dues as promptly as we would wish.

We would, therefore, ask if it could be consistently arranged that five constitute a quorum for western branches. Where we are few in numbers and but little material to draw from it would be, to say the least, a great convenience.

Wishing the Grand Council Convention every success,

I remain, fraternally yours,
THOS. CURRY,
Branch 262.

CORRESPONDENCE.

Halifax, N. S., July 6th, 1896.

MR. EDITOR—As you have extended an open invitation to all the members of our worthy association to express their opinions through the columns of THE CANADIAN, I venture to give you my own. It is now over a year since I had the honor of being admitted a member of Branch 160. We have in this city three branches, all in a comparatively flourishing condition, both numerically and financially. I say comparatively, because it is a matter of wonder to me that as many more of our young and eligible co-religionists do not enrol themselves under our beneficent and protecting banner. For myself, I must say that I most highly appreciate the privileges and social intercourse which our association affords me, and cannot speak too highly or too earnestly in behalf of the many advantages which I daily experience through my association with brother members. I read with very much interest every issue of our official organ, and am very much pleased to see the success and spread of the Association in all parts of the Dominion. I hope that before long the Grand Council will have received sufficient encouragement to induce it to make the publication weekly.

Hoping that this humble effort at newspaper writing may be the means of encouraging others more capable than I to accept your thoughtful invitation to express their views,

I remain, fraternally,
THEODORE LAPIERRE

C. M. B. A. PICNIC.

The annual excursion and picnic of Branches 182 and 160, Halifax, N. S., was held at Gray's grounds, Prince-

Lodge, on Bedford Basin, on June 22, last.

These grounds formerly belonged to the Duke of Kent, father of Her Majesty Queen Victoria, when he was on this station, about the year 1789.

The picnic was under the management of the following committee:

Bros. Butler, Carr, Clancy, Finlay, Haley, John Murphy, McGuire, O'Hearn, O'Brien and Phelan, assisted by sub-committees from the different branches.

There were 4000 people at it, and everyone enjoyed themselves.

Steamers left town every hour from 10 a. m. to 4 p. m. Returning from 5 to 10 p. m. Train left town at 2 p. m., and returned at 7 p. m. The weather was most favorable. All kinds of games were provided, and the catering was done by Mr. John Handley, who gave general satisfaction. Music for dancing was furnished by Buchanan's string band. A briar root pipe in case, and pair lady's slippers were given to the best couple in a prize waltz, and two handsome cups were presented to the 1st and 2nd winners in a five mile bicycle race, for members of Ramblers' Cycle Club only. The C. M. B. A. picnic of 1896 was considered the most enjoyable ever given by the Association, and the committee are to be congratulated on its success.

Note the Difference.

An exchange says, note the difference: John Smith and John Jones are mechanics; heads of families and live neighbors. They work side by side in the same shop. Their salaries are the same; they pay the same rent. Smith is of a methodical, business turn of mind; Jones looks only to his daily wages, to draw and spend them. He and his family live and dress well. At the end of the week their money is all gone. Smith and family have lived reasonably well and dressed neatly. At the end of the week they are a little ahead.

Smith says to Jones: "Jones, I am going to join some good association, and insure my life for the benefit of my family, to provide for them in case I should be taken from them." Jones replies: "Well, I don't propose to join any Association I have to die to beat. No, sir, I don't care to go into any such game. I want to enjoy life while I live. I can get all the branch I want by going down to the club once in a while."

Each went his way. Smith joined the branch. Jones did not. In the course of time a terrible accident occurred. The mangled remains of the two friends were taken from the wreck. Their busy hands ceased to act; their names were left off the pay roll of the factory. At the end of a month rent became due; butcher's and grocery bills were due. The widow Smith had enough laid by to settle her bills. The widow Jones had no means laid by, and could not meet her bills. She received notice to vacate. Before another month passed by Mrs. Smith was presented with a draft of \$2,000, the face value of her husband's life certificate. Now, of the two men, which was the more prudent?

FRATERNAL SOCIETIES.

Their Antiquity and Stability—Some Interesting Comparisons—Where the Earnings of the Old Line Companies Go.

Fraternal co-operation offers the most natural, the most economical and the best protection, as a comparison of insurance plans will demonstrate.

It is not our purpose to condemn other plans of life insurance, except in so far as a comparison of the different systems with what we believe to be the true plan of protection may condemn them.

A great many smooth explanations and never-understood mathematical calculations are offered to induce men to invest in expensive life insurance. We therefore offer for your consideration the following figures, which will be easily understood:

In 1892 forty-seven old-line life insurance companies and nine assessment companies, not fraternal, making fifty-six

companies, collected new premiums, \$33,800,819; renewal premiums, \$148,027,123; for annuities, \$2,591,236; total amount collected from policy holders, \$184,529,182; from interest and rents, \$13,003,343, making a total income for the year of \$227,532,525. They paid out for death losses, \$3,874,110, for matured endowments, \$7,053,342, in annuities, \$2,110,150, for surrendered, lapsed and purchased policies, \$15,916,700, to policy holders in dividends, \$14,652,778, total payments to policy holders for the year, \$104,506,880, or less than one-half of the amount collected. But let us see where the balance went. They paid in dividends to stockholders, \$675,681; for commissions, salaries and travelling expenses of agents (note this expenditure), \$31,539,607, for medical fees, salaries and other charges of employees, \$6,049,782; other expenditures, not itemized, \$13,000,000, making the total expense for management of these fifty-six companies the magnificent sum of \$51,845,030, in round numbers, about one-half what was required to pay the total amount due policy holders on account of deaths, endowments, annuities and everything else. But after all these expenditures, necessary and unnecessary, there is still left in the coffers of these companies, out of one year's business, \$71,267,616, or enough more to pay the matured losses and endowment a second time, or an average of a little over a million to each company.

The foregoing figures, taken from verified state insurance reports, are published by the Spectator Company, in its "Compendium," in the interest of life insurance companies.

We leave the confiding policy holders of these institutions to study these figures, and receive therefrom such consolation as they can; but how any prudent business man will keep on paying to these companies, according to their own statement, practically four times what is necessary to pay is beyond comprehension; and the one item above all others that we desire to call the attention of the public to is: "For expense of management, \$51,845,030," or almost one-fourth of the total amount collected from all sources.

Is it any wonder that life insurance and the burden of carrying the same has almost bankrupted many a man, who, in his zeal to protect his family, has sought the shelter of those companies? For many years they have held this great and growing business with but little opposition; but gradually benevolent and protective societies have organized, and the people are becoming educated to the only true principle of securing protection, through fraternal co-operation, at a minimum cost, and of using their own and better judgment in the investment of the enormous surplus required to carry insurance with the old line companies.

The plan of fraternal protection, however, is not a new one. As a matter of fact, it is much older in practice than the so-called "old-line," or, more properly termed, "investment insurance."

There are of these societies in England to-day the following:

	Established.	Age.
The Count De Winton Society.....	1168	727
The Royal Equities Society.....	1353	537
Norman, London.....	1673	297
DeFoe Friendly Benefit, London.....	1687	208
Society of Lincolns.....	1709	186
Ovington, Northumberland.....	1711	184
Goldsmith's London.....	1712	183
Mutual Brothers.....	1717	179

and fifty-nine others over 100 years old.

Eighty-nine exist that were established previous to 1800 A. D.

More than one thousand exist that are over fifty years old.

Total number of English friendly societies, 10,755.

Total membership, 7,000,000. Of these the Royal Liverpool has now an actual membership of over 815,000 and the Royal Lega Friends of London, over 773,000, these two alone making a larger total than all the old line companies in this country.

These statements concerning the English companies are from the report of the Chief Registrar, recently published in London.

In the United States there has been

admitted to the fraternal Congress forty-two fraternal beneficiary organizations, with a membership of 1,497,524, and they have paid since their organization the magnificent sum of \$23,008,985 to their beneficiaries. And to the credit of fraternal insurance it may be truthfully said that not one has failed in this country, while over seven hundred "old-line" companies have failed with their millions of assets. And over seven hundred natural premium non-fraternal assessment companies have gone down, but the fraternal companies have been faithful to their purpose and trust, and have gone on paying their beneficiaries and demonstrating the strength and power of the brotherhood of men.

But the fat-salaried officers and well-paid agents have relentlessly tried to smother these fraternities. Columns of mystic figures and an atmosphere perpetually filled with smooth talk has kept a busy and unsuspecting public pretty well imbued with the belief that nothing is reliable or safe but these companies, accumulating large sums of money and squandering larger ones. —Royal Tribe of Joseph Herald.

Resolutions of Condolence.

The following resolution of condolence with the widow and family of the late John Labine was passed at a meeting of Branch No. 67.

Pembroke Ont., held July 14, 1896.

Moved by Bro. F. E. Goodwin, seconded by Bro. John Draper.

That, whereas, it has pleased Almighty God in his infinite wisdom to remove from our midst Bro. John B. Labine,

Be it resolved that we, the members of Branch 67, C. M. B. A., of Pembroke, while bowing submissively to the will of an all-wise Providence, beg to extend to Mrs. Labine and family our heartfelt sympathy in their affliction.

And, be it further resolved, that the charter of this branch be draped in mourning for one month; that a copy of this resolution, signed by the President and Recording Secretary, be forwarded to Mrs. Labine, and copies of this resolution be sent to THE CANADIAN, the official organ of the C. M. B. A. of Canada, and local papers for publication.

At a regular meeting of Branch No. 44, Annapolis, held on 6th July the following resolution was unanimously adopted:

Whereas, it has pleased Almighty God to remove from this life Mr. Martin Grace, of Huntley, the beloved parent of our worthy brother, J. J. Grace, and the deceased being also brother in law to our worthy Chancellor, Brother H. A. Devine,

Resolved that the members of Branch No. 44 extend to all the relatives of the deceased gentleman their heartfelt and sincere sorrow in this their affliction; be it further

Resolved that this resolution be spread on the minutes of this branch and published in our official organ and local papers.

At its regular meeting on the 24th July Branch 49, C. M. B. A., expressed themselves by resolution as follows:

That the members of the branch hereby testify their sympathy with Bro. J. F. Kelly and his family in their recent affliction, due to the death of his brother, James;

That the Secretary record the same and forward to Bro. Kelly and also to the Catholic press a copy of this resolution for insertion in their columns.

At the regular meeting of Branch 132, Halifax, N. S., held on Tuesday, July 7, 1896, the following resolutions were unanimously adopted:

Inasmuch as it has pleased Almighty God, in His wisdom, to remove from our midst by death our worthy and esteemed brother, John F. Devine, be it therefore

Resolved that, while bowing to the will of Almighty God the members of this branch desire to express their sincere sorrow for the loss of so esteemed and worthy a member of this branch; be it further

Resolved that we convey to the wife of our late lamented brother our unfeigned sympathy in her sad bereavement; and we pray that God in His mercy will comfort and sustain her in her sad affliction for the loss of a kind and loving husband. Further resolved, that our charter be draped in mourning for one month, that these resolutions be spread on the minutes of the meeting and a copy sent to the wife of our deceased brother and to the daily papers.

Then (in the day of judgment) simple obedience shall be more prized than all worldly craftiness.—The Imitation.