

## Catholic Mutual Benefit Association.

### Re-adjustment of Insurance. --- Nearly Five Hundred Delegates. --- Question of Admitting Women Left Over.

The largest convention in the history of the Catholic Mutual Benefit Association opened in this city on Tuesday morning. The usual formalities characterized the opening.



HON. M. F. HACKETT, Grand President.

At 8 o'clock the delegates began to arrive at Stanley Hall, and at nine o'clock a procession, composed of the visiting delegates to the number of 600, and as many more from the city branches of the order, headed by way of St. Catherine, St. Lawrence, St. James, Notre Dame, Inspector, St. James and Windsor streets to St. James Cathedral. The St. Ann's brass and five and drum bands accompanied the procession.

Solemn Pontifical Mass was celebrated at the Cathedral at ten o'clock by His Grace Archbishop Bruchesi, assisted by Rev. Canon Lepelletier as assistant priest. Rev. Fathers Lemay, S.J., and Simard, C.S.S.R., as deacons of honor, Rev. Fathers Auclair and Plette as deacon and sub-deacon of the Mass; Rev. J. B. Demers was master of ceremonies. Rev. Abbe Boyer, Morin, and two seminarians were also assistants to His Grace the Archbishop. In the sanctuary were Rev. Fathers Billiau, C.S.S.R., Hochelaga Convent; J. P. Kiernan, P.P., St. Michaels; Thos. F. Heffernan, St. Anthony's; A. Richard, S.S., St. James. In the body of the church were over twenty priests, delegates from Nova Scotia and New Brunswick. The choir was under the direction of Prof. Couture. Prof. E. Pelletier presided at the organ.

After the singing of the Gospel, Rev. T. F. Heffernan delivered a short but eloquent discourse in English. Rev. Abbe Richard, S.S., St. James Church, St. Denis street, followed Rev. Father Heffernan and preached in French.

MR. FRANK J. CURRAN WELCOMED DELEGATES. After the services at the Cathedral the procession marched back to Stanley Hall by way of Dorchester, Windsor and St. Catherine streets. At the hall the credentials of the different delegates were presented and read, after which Mr. Frank Curran, chairman of the local committee, read the following address: Montreal, Aug. 27, 1907. To the Grand President and Officers and Delegates of the Catholic Mutual Benefit Association of Canada, in Convention assembled: Gentlemen and Brothers: We, the members of the C.M.B.A. of Canada, residing in the District of Montreal, tender you a most hearty and cordial welcome to this city.

You have already earned our appreciation of the good you are about to do for you have come here from all parts of the Dominion, from British Columbia in the west, to Cape Breton in the east, and by that alone have shown the unity and strength of our magnificent organization. Moreover, such a large gathering of delegates cannot fail to exercise a beneficial influence over the whole Catholic element of our population, as it exemplifies the spirit of fraternity and Christian charity which prevails in the ranks of the members of our association, which bases its existence upon the unity of Catholics in this country without distinction of origin or race.

Founded and continuing for the advancement and improvement of the social and moral conditions of our Catholic brothers, to care for the sick and assist the needy, our institution, so worthily represented by you, to-day deserves special credit for having distributed millions of dollars of insurance money to the widows and orphans of our deceased members; all of which objects are

eminently Christian-like and in accordance with the principles of our Holy Mother Church.

And, so, you are now assembled to work in the interests of that association, to revise its constitution, to examine into its finances, and to make whatever changes may be deemed advisable and advantageous in its administration.

May your labors be fruitful, and may you demonstrate to the public that we are destined to do great good in this community; and thus may you make such an impression that thousands of new members will soon join our ranks.

We have not failed to notice that many have been good enough to have their wives and daughters accompany them on this journey; we feel very much flattered indeed, and it seems to us that, under the kindly supervision of these ladies, our work will be much better and more efficaciously accomplished, our difficulties more easily overcome, and our tasks, if any, more readily forgotten.

Ladies and gentlemen, the members of the C.M.B.A. of Canada, of the District of Montreal, extend to you a most friendly greeting. May the short time which you have to spend with us be a most pleasant one for you.

Yours fraternally, Montreal Convention Committee.



REV. THOS. F. HEFFERNAN, Who Preached to Delegates.

Several of the visiting delegates made short speeches in reply to the address.

Grand President Hackett delivered his annual address, in which were several important recommendations. One was that the device of the Government for an increase of rates should be carefully looked into. This was in accordance with a previous report ordered by the C.M.B.A. and owing to the increasing death rate, the present system would have to be revised, and some adjustment should be made without delay. Another reference in the address was to the proposed admission of women. It was the opinion of the Grand Spiritual Adviser that the convention should move slowly in the matter, and await the attitude of the hierarchy before taking action.

Ald. Proulx, on behalf of Mayor Elkers, welcomed the delegates to Montreal in a speech that met with much favor. Ald. Proulx said he was happy to be among such a confraternity, and that their work was worthy of all admiration. The City of Montreal was not a stranger to the good results that flow from fraternal associations, among which must be included the C.M.B.A. Besides representing the chief magistratus of the city, he was glad to inform the delegates that as Chairman of the Police Committee, he was in a position to give them the freedom of Montreal. He felt sure the city was safe in their hands, and was glad to welcome them as pro-mayor and as chairman of an important committee.

President Hackett thanked Ald. Proulx for the welcome to the delegates. It came from a city well known for its hospitality. It was pleasant to give and it was a pride for them to receive it and it was accompanied by the kindly thought that with the freedom of the city the key to enter had been hung outside the door.

Hon. A. B. Richard, first vice-president, also replied in French, and as Ald. Proulx left the hall he was given a rousing cheer.

#### GROWTH OF C.M.B.A.

The Grand President then began to read his triennial address. After a few opening words, expressive of the wish that all the deliberations of the convention should be ruled by

the desire of unity and confraternity President Hackett gave some interesting figures on the growth of the C.M.B.A., and of the useful work it is carrying on in almost every community in the Dominion. On the 30th of last June the C.M.B.A. had an insurance to the amount of \$28,178,500, and a membership of 21,144. The total amount paid out to beneficiaries since the last convention in 1904 was \$944,047, making the total amount paid under the policy since the C.M.B.A. had been separately organized for the Dominion, \$3,432,127. The reserve fund, deposited in some nine banks, was \$236,515. Many offers had been made for the investment of this money, but thus far they had been declined, and the action of the trustees would be guided in future by the wish of the convention. Since the meeting in Toronto three years ago 5164 new members had been received, and 62 branches had been organized, of which 22 were in Quebec.

Reference was then made to the death rate, which had largely increased, as during the last three years the C.M.B.A. had paid out to the families of deceased members \$225,652 more than in any three previous years in the history of the organization.

A feeling reference to the death of Archbishop O'Brien, grand spiritual adviser, followed, and the suggestion was made that a suitable memorial should be adopted by the convention in his memory.

After referring to the west as a proper field for developing the growth of the C.M.B.A., President Hackett then took up the question of insurance rates and referred to the recent investigation by the Government of all insurance organizations, in which the C.M.B.A. had come out in a satisfactory manner. It was, however, the opinion of the special federal commission that the rates charged were not adequate.

The question of admitting women to membership and the adoption of signs and passwords were of such importance that they were submitted to the Grand Spiritual Adviser, who had written that the proposed changes are looked upon as of such importance that the Grand Council advised to move slowly in the matter, and that the convention should not deal therewith until the attitude of the hierarchy is known. The earliest date at which such information could be got would be in October.



REV. JOHN P. KIERNAN, Spiritual Adviser to Local C.M.B.A.

#### INSURANCE RATES TOO LOW.

The question of increasing the rates was dealt with at length. It was remarked by President Hackett that just previous to the last convention Mr. A. Landis, a well-known actuary, had reported at the request of the C.M.B.A. in favor of a readjustment of rates if the association hoped to continue its operations. But as the report had been received at the eve of the convention, it had to be left over for the consideration of the different branches. Since that time the Government had made a report on insurance business in Canada, and its recommendation was that the rates charged were too low and that it was necessary to have them adjusted and increased. The schedule was the same as recommended by Mr. Landis to the C.M.B.A. It was obvious that owing to the increasing death rate some readjustment was needed.

The address went on to give strong approval of the system of paying bonuses. It had been found a couple of years ago that the growth of the C.M.B.A. was too small and

almost stationary. Prompt measures were needed to restore a natural development, and the bonus system had been re-established with excellent results. The cost to the organizers up to last June was \$16,266, and the cost of the bonuses \$8,676, or a total of \$24,943. In view of the keen competition of other fraternal organizations some such scheme had become necessary, and would have to be continued to meet future competition.

President Hackett then proceeded to discuss the proposal of having provincial conventions, but it seemed a pity to split up the organization in that way, as it would tend to lessen the prestige gained at the larger gatherings. As to the proposal of reducing the cost of the convention, figures were quoted showing that this result had been achieved.

The address closed by asking each delegate to give to the business to be considered careful and conscientious thought. It was the wish of the speaker that all deliberations should be under the happy star of brotherly love, for the general good and advancement of the C.M.B.A.

#### ARCHBISHOP SPOKE.

Just at the close of the address Archbishop Bruchesi reached the hall the members all rising as he walked down to the platform. President Hackett in a few words assured His Grace that the C.M.B.A. looked upon his visit as a favor that the 22,000 members would appreciate.

His Grace assured the convention he felt he was among friends. It was a pleasure to receive them in the Cathedral this morning, and he returned the visit to tell them they were at home in the city of churches, in the Rome of America. Archbishop Bruchesi added that he had called to Rome the information that the C.M.B.A. was in convention assembled in Montreal, and had asked for the pontifical blessing.

In repeating his remarks in French His Grace added that all Roman Catholic benevolent organizations were widowed an orphan. They were joined together with bonds of religion, and the good they did to the community was inestimable. But there seemed to be something lacking, if he might so speak. The C.M.B.A. had nearly 25,000 members, and what a splendid opportunity they had for exterior propaganda. If each member should pay 50 cents or a dollar, to be devoted to religious or national uses, that would mean many thousands of dollars for some special purpose. There was general charity, there were Catholic institutions of learning, that he had in mind which were well worthy of support. It was a suggestion that had been thought over for some time, and he offered it to the convention for consideration.

A vote of thanks was accorded to Archbishop Bruchesi for his visit and address, and as His Grace left the hall he was applauded and cheered.

The next business was the report of the committee on credentials, to the effect that 444 delegates had reported.

The grand secretary, Mr. J. J. Behan, presented his report for the three years ending June 30, 1907. From the report the following information is obtained: The first branch of the C.M.B.A. was established at Windsor, Ont., on Feb. 11, 1878. There are at present 414 active branches and 22,000 members. The association has a reserve fund of \$236,515.91. Since the last convention there has been received by the grand secretary from branches \$1,106,203.55. During the same period there was paid out to the beneficiaries of deceased members \$944,047.84. The total amount paid to beneficiaries since the institution of the association was \$3,432,127.89.

A sick benefit fund was established one year ago, and has proven to



MR. FRANK J. CURRAN, Chairman Local Committee.

**Abbey's Effervescent Salt**

Clergymen Need Just such a Tonic as Abbey's Salt. It gently regulates stomach, liver and bowels — helps appetite and digestion — strengthens and invigorates the whole system.

ALL DRUGGISTS, 25 and 60c. BOTTLE.

## Buy a Cadillac!

Anyone at all interested in automobiles will find the Cadillac the most dependable of popular-priced cars, to which is added the incredibly low cost of maintenance.

We're selling these machines as low as \$1100 and recommend them for all sorts of service in town or country. There is more certainty of good value and thorough satisfaction in a "Cadillac" than in any other car in sight.

The simple fact that more Cadillacs were sold last year than any other car in the world carries its own argument.

### The Canadian Automobile Co.

Garage, Thistle Curling Rink. Office, 342 Craig West.

of the auditors was found quite satisfactory.

It was as under:

Assets.	
Cash in bank, reserve fund	\$234,672.65
Cash in banks, grand treasurer	9,527.65
Due from branches for assessments	14,519.18
Due from branches for per capita tax, etc.	3,278.94
Supplies as per inventory	1,083.66
Office furniture	895.50
	\$263,977.58
Liabilities.	
Claims for death losses reported to June 30, 1907	\$ 34,393.43
Branch indemnity fund	591.20
Sundry accounts payable	585.52
Surplus from 1906	\$242,564.93
Deficit for 1907	14,157.50
	228,407.43
	\$263,977.58

The sick and benefit fund received \$4,122.85, and paid out \$2,902.75, leaving a balance of \$1,220.10.

#### WOMEN MAY BE ADMITTED.

Judging from the practically unanimous opinion expressed at the convention yesterday afternoon, it is likely that women will be admitted as members within the next few months. The committee on laws presented a recommendation in favor of their admission, which was slightly amended and adopted. It leaves the question open till the opinion of the grand spiritual adviser and the hierarchy are fully known, but in the event of a favorable decision, the Council of the C.M.B.A. is authorized to take whatever steps they see fit.

The motion as presented by Mr. John Murphy, of Cayuga, on behalf of the committee on laws, was to the effect that, as Bishop Dowling had advised delay in the matter for the purpose of getting the advice of the Catholic hierarchy, action be deferred, but that the committee was favorable to the admission of women, and that if the hierarchy were agreeable the said committee should be empowered to act accordingly.

After a number of objections had been raised the proposer of the motion then offered to alter the wording of the clause slightly to meet those objections, the executive to be given power to act when the desires of the clergy were known, without actually making any recommendation on the part of the convention.

After some further discussion Mr. Frank Curran, member of the committee on laws, showed that the amended motion was in effect what the convention wanted. It declared that the question of admission of women be referred to the Grand Spiritual Adviser, and that definite action thereon be deferred till the wish of the hierarchy were known, and that when it was known the council could go ahead and act accordingly. In that way both sides would be respected.

This settled the question. All amendments were withdrawn and the motion was carried unanimously.

#### REPORT OF AUDITORS.

At the session yesterday morning the presentation of reports was the main business discussed. The report

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