

C. M. B. A.

LECTURES OF THE C. M. B. A.

By the Rev. Winthrop Brennan, S. J., Washington, D. C.

FROM A VERDANT FOREST BY MR. FRANK W. BROWN, OF THE C. M. B. A. LAND DISTRICT.

Rev. Father Drummond, who was very heartily received, said:

Mr. President, Mrs. Johnson, Ladies and Gentlemen, I intend to say a few words to you tonight on the C. M. B. A. This may be defined as a Mutual Insurance Company organized on the basis of a brotherhood under the direction of the Catholic Church.

In order to explain the purposes of this association I think I can do nothing better than take its name and describe the meaning of each word. It is called the "CATHOLIC MUTUAL BENEFIT ASSOCIATION."

If you will allow me I will begin by the last word "association." Here I intend to touch on the advantages of this association that are good and especially of this one. This I will proceed to show you first in a "Benefit" association and in what its benefits consist. Thirdly I intend to put before you the advantages of a Mutual Insurance Company such as this.

In the last place I will come to the covering characteristic of this association, its Catholic character. First, then, is an association—and a good association. What is it?

It is a SOCIAL ANIMAL. This is a truth as old as Aristotle—more than two thousand years old; he called man a social animal. About two hundred and fifty years ago there was a man very different from Aristotle, whose name was Hobbes. He had a great reputation in England at the time, and he thought he could improve upon this definition. He said the whole world before him had been mistaken. This was very modest on his part, or coarse (laughter); but he felt sure in the depths of his conceit that it was all a mistake. Man was not a social animal at all; on the contrary every man was naturally a wild beast, a wolf towards his fellow-man, and the best of our nature was WAR AGAINST EVERYBODY.

In order to grab as much as we could from other men. Hobbes' principles were that we all have equal rights to everything; therefore our tendency is to take everything we can from other people. Now of course he admitted that such a state of things could not last; there must be a stop put to this war; so he said men go together and agree they would relinquish a part of their rights in order to have peace, and this object, the having peace, led them to institute what is called society. Thus society, according to Hobbes, is not at all the natural state of man, but only the result of his desire for peace, produced by the natural inclination of man to go for a fight (laughter) but we all get together and say: "this won't do, we can have no peace, therefore we must GIVE UP OUR RIGHTS."

I need only state this theory to show how ridiculous it is; and if anything were needed to prove it so, it would be the conclusion to which Hobbes led up. He was a great Royalist in his day and wanted to support the power of the Stuarts; so he concluded that in such a state of strong armed peace it was necessary that the ruler should have absolute power—he called him a Leviathan, one who should have everything in his hands; he said that was the only way to secure peace to society. Now this absurd Government by one irresponsible man is itself against the natural law, for it takes all law upon the will of one man, whether that will be in union with the Divine Will or not. We know from sound Catholic philosophy that this cannot be the right state of things. We know that all real rights are based upon our nature inasmuch as that nature is in union with the will and the mind of Almighty God. It is the eternal law of God's mind.

WE TURN UPON OUR OWN HEARTS that prompts us to have social contact with our fellow-man. I don't believe that most men are wolves and wild beasts to one another. You may remember that some that Stanley describes when he met Livingstone in the heart of Africa. Here were two men one of whom had heard of him for a long time; they began to think he was dead; and the other was a man who had travelled a great deal over the world, who had seen many men of many climes. He tells us that when he at length met Livingstone, he was filled with delight. They were two white men in the midst of millions of blacks. They clasped each other's hands, and even, if I remember right, they did that which is so horrible to two English-speaking men, they embraced (laughter). They did this because it is the natural instinct of the heart that when men come together.

THEY SHOULD FIGHT. When men are inclined to fight, it is not from a natural instinct, but from the instinct of our fallen nature, the result of original sin. Some years ago I was walking on the hills of Wales with a very good fellow but rather a gruff man. He was a rough diamond. It had taken me some time to find out the excellencies of his character. He was extremely reserved, but I valued him very much once I had broken the crust of his reserve. That day, as we were alone with a big dog, we saw another dog far off in the field. Immediately our dog rushed away to meet this other, they began snarling, growling and fighting. I made a remark at a very deep one, but wishing to say something as my companion was very slow of speech, I observed: "It is not queer that, whenever two strange dogs meet they must fight? What business have they to fight? Might not our dog have left that other brute alone in the field at a distance and not have gone off to snarl at him?" His reply was this: "I don't know about that; I think it is pretty much the same with men." (laughter) I thought he must be a

LINEAL DESCENDANT OF HOBBS. (laughter). No. We may take it for granted that many a fully recognized truth is never more fully recognized than it is in our day. There was a time many years ago, when a man could get on almost by himself or with his family in the country. He could grow everything

he wanted, make his own houses, do all his carpentering; of course he could not get his iron without applying to other people; but he could provide himself with almost everything else. Now, however, we live upon the rest of the world. We get our food and our clothing from all parts of the globe. Take a laboring man who gets up in the morning and puts on his working clothes. Perhaps he does not realize that those clothes have required hundreds of people to prepare them for his use. If he were blind, he does not think of the flax which was grown or the cotton which came from different parts of the world, or the raising of the sheep, if he wears woolen goods. How many hundreds of people have employed on these things! Then he walks out and finds the street paved; in the evening he enjoys the electric light, the street lamps with all kinds of bells to comfort. Where do all these things come from? Perhaps from the other end of the world. And so from day to day everyone of us depends upon hundreds and thousands of fellow men.

Adam Smith in his "Wealth of Nations" has the almost forgotten remark that the pin-maker takes about 18 operations to make a pin. He describes them all—I need not go into the detail here—thanks to this

DIVISION OF LABOR, to the association of men towards one end each man contributing to make 4800 pins in one day, which he had had to make each pin by himself, he would probably not have got through one pin in a day, and, however skillful he might be, he certainly could not have made more than twenty in that time. This is one of the results of association. So fully do the truth recognized that some people have even carried it too far. There have been societies formed, which are not merely for the advantage of the men who have entered into them, but which are moreover a hindrance to those who do not belong to them. I allude to

SECRET SOCIETIES. Now there is one thing perhaps you never thought of with regard to secret societies. The Catholic Church condemns them, and you may have thought they were condemnable only for members of the Catholic Church; but I believe it is easy to prove that secret societies are

AGAINST THE NATURAL RIGHTS OF MEN. This has been observed by many Protestants, and can be proved on the basis of the soundest philosophy. A secret society, which binds men by secret oaths is against the natural rights of man, against that natural law that God has written on our hearts, and that makes us judge of what is right and wrong. Why is this? Because to bind yourself to keep future secrets the nature of which you know not is to expose yourself to the danger of keeping to what is evil. You know what this binding obligation is now, but you do not know what the secret will be. To bind yourself to obey a law is also immoral, because you expose yourself to be obliged to do what is wrong. However, you say: "But they have a proviso that the secret shall not consist of anything against my country, my religion or my God." Well, what is the object of such a proviso when you have the

SECRET VIRTUOUS CHARACTER OF MEN. What is the sense of these oaths with penalties so terrible? Either these oaths mean something, and this something is very serious, since the penalties are so terrible; or else they are tomfoolery, and if they are tomfoolery they are not worthy of an honorable man who respects himself. So, secret societies are against the natural rights of man, and besides this they tend to hinder the development of the energies of the men who do not belong to them. They tend to make men who are bound together in this way keep out from their just rights those men who do not belong to such societies, and they prevent justice from attaining its proper ends. How often have we known cases—

IT WOULD BE INVOLUTION TO MENTION ANY particular—of Catholics who have been excluded from certain situations because they did not belong to secret societies condemned by the Church? How often have the ends of justice been frustrated by secret societies? The late Chief Justice Wood of this town used to say that he had frequently seen men who were evidently guilty, who ought to have been condemned to the strictest penalties of the law, released because some man got up before the jury and

MADE SECRET RIGHTS showing that the culprit belonged to a secret society to which he himself belonged, and immediately there was a verdict of not guilty. Do you suppose that this sort of thing contributes to the improvement of society? There was a well-known case of the kind in Montreal. An officer in the English army had undoubtedly forged the name of another man for a very large amount; he ought to have had ten or fifteen years in the penitentiary; but the jury acquitted him, because he belonged to a secret society, of which they themselves were members. This is immoral, and this is what the C. M. B. A. intends avoiding. The C. M. B. A. is not by any means a secret society. There are some secrets in this association, but they are only the natural secrets that everyone should observe. They are for instance

THOSE SECRETS WHICH CHARITY OBLIGES us to keep, and the members of the association are not bound to keep them under the pain of any heavy or terrible oath. They simply promise not to reveal the secrets of the association, not to reveal the reason why a member has been expelled, for that would injure his reputation; not to reveal the transactions of the association, which are family secrets that not everybody should know. These are really secrets, but there is no future danger in them, because the quality of the secrets is clearly expressed. These are secrets which are kept in every family.

FAMILY MATTERS are not necessary to the house tops. A man does not go and complain to the public of the conduct of his son, or of the conduct of his father. If he did so, he would be betraying a secret he ought to keep. This, then, is an association which is good, and useful, and praiseworthy. Good, because it is under the guidance of the Church, and therefore sure not to wander from the path of duty; eminently useful, because of the benefits it confers upon its members. This leads me to the second point of the remarks I am making on the C. M. B. A.

It is a "Benefit" association. The object of the association is expressed in the name of incorporation, of which certain I say: the object of this corporation shall be to improve the moral, mental and social condition of its members, and to educate them in integrity, sobriety and frugality, to endeavor to make them contented with their position in life, and to add such small members, or their families in case of death.

This small circle expresses a very deep and great truth and reveals a master hand in the drawing up of these constitutions. This association was founded by the Bishop of Buffalo, Bishop Ryan, eleven years ago, and we see in these very constitutions how wise was the plan that it provided for its formation. Let me dwell upon some of the chief points before explaining to you how it is worked. It is for the

MORAL IMPROVEMENT of its members. How does it contribute to their moral improvement? Well, you know how much we depend on one another. The opinion of other people influences us to a great extent. That influence is represented by what we call respectability; but at the same time it is a great help to us. This help is provided by such an association as this. The rules are very strict with regard to moral life. Any man who is addicted to habitual drunkenness cannot remain a member of the association. Anything like want of integrity or purity of conduct is also

THINGS THAT WE SHOULD NOT DO. All those things tend to strengthen a member's moral character. None of us can overrate the value of good example, the power of good example. I do not know if you have ever reflected upon this, that, however powerful good example is, it is still more powerful. I do not mean to say the immediate effect of it is more powerful, because that would seem to be contrary to the teachings of history and even of Holy Scripture. But I maintain that as a deterrent from evil, as a promoter of eternal respectability, good example is very powerful, indeed is often more powerful than bad example. And I prove it in this way. Any one who has travelled much will be able to recollect some out-of-the-way village, perhaps twenty or thirty families, where he cannot find more than one man who really is a strong moral character; the rest are all sinners, and when you know them you find they are men who are addicted to secret bad habits, who would not be worth anything in the way of respectability if they had not got this one man to stand up as a reproach to them. They do not own this to themselves; but you may perfectly explain the rest as they are a whole community, if it be not too large, depends for its moral tone upon the

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I have taken a vow of poverty; but I do not deny that money is a very useful thing. Saint Philip Neri used to say that all things were vanity except a carriage in the muddy streets of Rome. Similarly, we may say: "all money is vanity, except when it is made useful for the purpose of eternal salvation." and this association tends to make it so. Nor is this a small achievement, for it is making a creature which is so often a source of evil, a source of very great good.—N. W. Keiser, Winnipeg.

Banquet to a Worthy Kingston Brother On Wednesday evening, after the meeting of the C. M. B. A., the members assembled around the Secretary's table, when the President, Mr. Brennan, called Mr. Wm. Shanahan up and presented him on behalf of the Association with an address and an elegant jewel pin. The Society also presented to Mr. Wm. Shanahan a beautiful dressing case. The presentation was well described, as both Mr. Shanahan and estimable lady are very popular, not only with the members of the C. M. B. A., but with all classes of citizens who have had the pleasure of their acquaintance.

At a regular meeting of Branch 37, of the C. M. B. A., of this city, the following resolution was adopted on the death of Mrs. Brown, mother of John Brown, of this Branch.

Whereas, it has been the will of Divine Providence to call the mother of our esteemed brother, John Brown, to the reward merited by the faithful. Be it therefore Resolved, That the members of this Branch extend to Bro. Brown and family their united sympathy in their sad affliction.

It was further resolved, that a copy of these resolutions be sent to our beloved brother, John Brown, to be read and appreciated by the faithful. Be it therefore Resolved, That the members of this Branch extend to Bro. Brown and family their united sympathy in their sad affliction.

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the meeting he was given a real hearty round of applause. He commenced at the origin of the society some eleven years ago and described its progress year after year until the present in a very clear and able manner. He also dwelt upon its stability by comparison with other assurance Companies, which must have cost him a great amount of labor, the vast amount that members save by belonging to the association by getting cheap insurance, together with moral and social benefits that are derived from being all interested in the one object and trying to benefit their families by doing the same to others, and thereby fostering a brotherly love and interest in one another.

The address was one of those pleasing and instructive addresses that the members do not soon forget, and showed Bro. O'Meara to be a man of ability and one who fully understands the work in which he has interested himself.

Yours fraternally, J. P. SHANAHAN, Sec. Soc. Branch 67

Association of Condemned. Hamilton, Jan. 8, 1888. At a regular meeting of Branch 37, of the C. M. B. A., of this city, the following resolution was adopted on the death of Mrs. Brown, mother of John Brown, of this Branch.

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