

THE CANADIAN

PRICE, - 50 CENTS.

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 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welcome, but anonymous letters and letters which the Manager does not consider for the welfare of the Association will not be published.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 10th of the month, if intended for publication in the following month's issue, and that space is limited and very much desired.

Address all communications to

B. R. BROWN, Editor and Manager, 400 St. George Street, London, Ont.

LONDON, JUNE, 1898.

Proposed amendments to the Constitution must be sent to the chairman of the Committee on Laws of the Grand Council on or before the 1st July, 1898.

Any amendments not so forwarded shall not be considered at any session of the Grand Council in Convention.

The address of the chairman of the Committee on Laws is, Thos. P. Coffey, Barrister, etc., Guelph, Ont.

The bonus of one dollar for each initiation which the Grand Council has been giving shall be discontinued from and after the 1st day of July, 1898. Branches shall accept this as official notice.

GRAND COUNCIL TRUSTEE MEETING.

A meeting of the Board of Trustees of the Grand Council of the C. M. B. A. of Canada was held in Montreal P. Q. on May 23rd 1898.

There were present, Grand President Hon. M. F. Hackett, Grand Trustees Rev. M. J. Tiernan, Brothers J. J. Bohan, P. J. O'Keefe, W. P. Killackey, Solicitor P. R. Latchford, Supervising Medical Examiner, Edward Ryan M. D. and Grand Secretary S. R. Brown.

It was decided to have the Quebec Convention begin on the Fourth Tuesday in August.

The Grand President reported that he had made arrangements with the Railways companies for one fare rate for the convention delegates for the return trip on the standard certificate plan.

The selecting of a hall for the convention meetings was left in the hands of the local committee of the branches in Quebec and Levis.

The arranging for head-quarters for the officers of the Grand Council while in Quebec was left to the Grand President.

The Grand Secretary presented a statement of the financial condition of the Association. It was decided to have it published in The Canadian as part of the minutes of this meeting.

This report reads as follows:

Table with columns for 'COMPARISON OF RATES FOR LIFE INSURANCE' and rows for various insurance companies like 'M. B. A.', 'W. O. W.', 'A. O. F.', etc., showing rates for different ages and terms.

The C. M. B. A. collects only what is required; but has wisely made provision for enabling it to collect from its members a small premium for all time, taking the experience of the past eighty years for our guide.

Ordinary insurance companies "load" the premiums with about 25% for management expenses.

The Canada Life takes about 38% of its premiums for death claims and 62% for other purposes.

The Confederation Life takes about 30% of its premiums for death claims and 70% for other purposes.

The North American Life takes about 25% of its premiums for death claims and 75% for other purposes.

The Sun Life takes about 24% of its premiums for death claims and 76% for other purposes.

In 1897 the C. M. B. A. General Fund expenditures were only about 4% of the total sum collected. The total amount collected from Assessments and General Fund was \$211,126.63, and the total General Fund expenditures were \$8,915.89.

In other similar associations the expenses were about 7% of the total receipts.

EXPENSES OF CONVENTIONS OF THE GRAND COUNCIL OF THE C. M. B. A. OF CANADA.

Table with columns: Conventions, Where Held, Date, Membership, Total Expense. Lists expenses for various locations like Windsor, London, St. Thomas, etc.

EXPENSES OF GRAND COUNCIL MEETINGS.

Table with columns: In 1897, In 1898, In 1899, showing expenses for meetings.

EXPENSE OF FINANCE COMMITTEE.

Table with columns: In 1897, In 1898, In 1899, showing finance committee expenses.

C. M. B. A. membership December 31st, 1898, and December 31st, 1897.

Table with columns: Number of Branches, Membership 1897, Membership 1898, showing membership growth by region.

Table showing the amount received on Assessments from the Branches of the C. M. B. A. of Canada from date of organization of Grand Council in 1890 to January 1st, 1898.

Table with columns: Year, Amount Received, showing cumulative assessment amounts from 1891 to 1897.

Total ... \$1,300,273 13

BENEFICIARY FUND.

Summary from 1st January, 1893, to 1st January, 1898.

Table with columns: Year, Deaths, Assessments, Amount of Claims, Amount Received. Shows financial summary for the beneficiary fund.

It must not be forgotten that the Assessment or Assessments issued in January each year are for the payment of claims for deaths that occurred in December, or prior to 1st January.

The average number of Assessments per annum in the C. M. B. A. from 1890, inclusive, to 1897, inclusive—18 years—was 17, and the average number from 1891, inclusive, to 1897, inclusive, was 16.

At the end of each year, under our present system, there will always be an apparent liability on beneficiary fund account from the deaths occurring and reported in December by collecting the amount of one or two assessments in advance we could remedy this, and also be in a position to pay claims much more promptly.

By the time of our Quebec Convention our Reserve Fund will be nearly \$2,000; our beneficiary claims due will be all paid; our General Fund liabilities will be nil, and we will have sufficient on hand to pay the expenses of the Convention, showing the Association in a better financial position than at any previous Convention.

The Grand Secretary advised the Board of the non-payment of assessments and per Capita Tax, and also of other irregularities, of three Branches. It was decided to notify said branches that if they do not immediately conform to the constitutional regulations they will be dissolved.

The bonus of \$1.00 for each initiation which the Grand Council has been giving for the purpose of increasing the membership shall be discontinued from and after 1st July 1898.

The Grand Secretary reported a number of branches that have not complied this year with the law regarding bonds for their Financial Secretaries and Treasurers. It was decided that the Grand President notify these branches to the effect that if the required bonds are not attended to without further delay the branches not so complying with our Constitution will be suspended.

The Grand Secretary was authorized to procure whatever number of

branch charters be considered necessary.

The action of the trustees on appeals since the last meeting, was ratified.

It was decided to allow no Representative whose Branch is in arrears to the Grand Council to attend Convention. The Credentials of such representatives will not be honored.

The Grand Secretary was instructed to furnish the Trustees and the Supervising Medical Examiner with postage stamps for their C. M. B. A. work, and to procure the usual convention badges, for the officers and delegates.

Dr. Ryan, Supervising Medical Examiner, addressed the Board on the question of approval and rejection of applicants, and the death-rate in the Association. The members of the Board expressed themselves as satisfied with Dr. Ryan's C. M. B. A. work.

A deputation from Branch 26 waited on the Board and invited the members to a reception of Montreal Brothers on Monday evening. The deputation consisted of Grand Chancellor T. J. Finn; Grand Deputy J. J. Costigan; Grand Deputy, A. H. Spedding; Chancellors A. D. McGillis, D. J. McGillis; P. Reynolds; John. H. Feeley and Martin Egan President of Branch 26. The Board accepted the invitation with thanks, and all who could possibly attend promised to do so.

After a lengthy discussion regarding organizers, it was decided that Brother Killackey continue as organizer for Ontario until August 15th 1898 at the same salary as heretofore, viz. \$100 per month and travelling expenses.

The Board adjourned to meet in Quebec on the Saturday preceding the date of the Convention.

CONVENTION EXPENSES.

To the Editor of THE CANADIAN.

Dear Brother Brown:—A great deal has been said and written about lessening the cost of the conventions. It is admitted that something must be done. There have been suggested to that end circuit representation instead of branch delegates and triennial conventions. The first is not feasible in Canada, owing to the scattered position of our catholic people, and upon other various grounds; the second plan is debatable. Three years may be considered too long between each convention. The third plan, which I suggest, is that section 91 of the By laws be amended by striking therefrom in the first and second lines the word "representatives," and that there be added 91 A: the Council shall pay its branch representatives at the rate of \$2.50 per day during their attendance at regular or special conventions, including each day necessarily spent in coming to and going from the convention, but not including railway or other travelling expenses, berth-fare, board, and hotel bills; the travelling and berth-fare expenses so excluded shall be defrayed by the branches directly from which the branch representatives are respectively delegated.

At present a branch of ten members has equal rights of representation with a branch of one hundred or two hundred members. This, I submit, is