

THE CANADIAN

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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welcome, but anonymous letters and letters which the Manager does not consider for the welfare of the Association will not be published.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
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LONDON, JUNE, 1905.

NOT A REFORMATORY.

In our first number there appeared a timely article on Medical Examiners and Medical Examinations, which suggested to us the duties which members owe to the Association and to themselves in that connection. Enthusiastic, and sometimes over-zealous, members, in their desire to swell the branch roll, are not always as particular as they should be as to the moral and physical qualification of an applicant. It is easy for an applicant to deceive the Medical Examiner as to his family history and his personal habits. Take for instance the habitual drunkard; he is not and cannot be a safe risk for an association such as ours; yet how easy it is for him to disguise his telling and even assert that he is a total abstainer, simply because he has taken the pledge last week and intends to keep it. God grant that he may. But he should not be admitted into our ranks until sufficient time has elapsed to show that his reform is genuine. It is within our knowledge that such things have happened and that members have, in their great charity, advocated the admission of such persons under the belief that social intercourse with the members and the elevating surroundings of the branch-room would make them once more good citizens and good Catholics. But think of the risk we run in accepting such a class of insurance, and of the possible scandal it may cause should such a person again fall into his old habit and its unhealthy sequences. True, we are not a Total Abstinence Society, but we are not a reformatory. We are bound to be temperate in all things according to the teachings of our Holy Mother the Church, and in justice to ourselves we are bound to see that no person is initiated a member whose moral, as well as physical, constitution is not as good as frail human nature can be.

Branch No. 1, Windsor, Ont., is now, and has been for many years, the banner branch of Canada; but from present appearances it will soon have to give way to Branch No. 131, St. John, N. B., with Branch No. 192, Halifax, following very closely.

THE CRANK.

The crank is sometimes a very useful article, but in a society he is a bore. He plagues the life of the officers of his branch, and when his set and determined wisdom is not acknowledged as superior to that of the President and all the members, he devotes his attention first to the District and then to the Grand Deputy. If judgment should still be against him he pays his respects and sings the burden of his woes to the Grand Council Officers, forgetting that these men give, without recompense, their services to the best interests of the Association and have not the time to deal with every small, frivolous, and vexatious matter that may possibly arise in a branch.

This is not meant to discourage legitimate appeals. These are courted by our officers, but they should come through the proper channel. There is not a president, we are satisfied, in Canada to-day who will not submit any debatable question to the Grand President or Committee on Laws if asked to do so by a member.

Asking a deputy to review the decision of a president on a point of order is inviting that officer to usurp the prerogatives of the president without hearing both sides, and is more apt to create friction than harmony.

The Rise of Guilds and Mutual Benefit Associations.

BY GRAND CHANCELLOR MACCARR.

III.

In Piedmont, a province of Italy, some charters of Guilds date from the early years of the eighth century. The records of Ravenna, another Italian province, mention a Guild of fishermen, one of merchants, and one of butchers, during the tenth and eleventh centuries. In southern France, the municipalities, from time immemorial, had their confraternities of tradesmen, forming the great body of free citizens. The annals of Northern France mention Guilds of jewelers, or workers in gold and silver, and Guilds of bakers. Philip I., in 1061, granted privileges to Guilds of chandlers; and Louis VII., in 1622, speaks of "the ancient customs of the Guild of butchers." The most ancient of chartered French Guilds is the hanse, or association of merchants and watermen of the Seine, which is supposed to have sprung from the Parisian sailors or boatmen, existing in the time of the Romans. This body had absolute control of the trade carried on by watercourses of the Seine and some of its tributaries; no merchant could bring his wares into Paris without becoming a member of this Guild, or obtaining from it a letter of permission. Similar Guilds sprang up in most of the commercial cities on other river courses of France, or along its shores. Sometimes several of these formed a commercial league, such as existed among certain towns of Germany.

History tells us that the cities of Belgium and Holland secured the benefit of self-government before those of France or Italy; and this is attributed to the establishment of Guilds or fraternities among the citizens. All through the Middle Ages, the Dutch and Flemish Guilds exercised a great influence. There is not a cathedral or church of any importance in Holland or Belgium but contains some picture or monument commemorative of some great event connected

with the Guilds, and representing their costumes, banners, corporate seal, or public festivities.

In Germany, the privileges enjoyed under Roman government by the Guilds were swept away; and the condition of the workmen was one bordering on slavery down to the time of Henry I., early in the tenth century. But, during the next two centuries, the Guilds banded themselves together and gradually gained such power as to restore them to their old flourishing condition, and in many cases to control the Municipal Government. Even Charlemagne felt their power, and was obliged to make rules to limit the growth of Guilds in conformity with local needs. Late emperors vainly attempted to suppress the Guilds, which maintained a steady opposition to the power of the nobles.

The whole of the laboring population of England, during the Anglo Saxon period, was organized into Guilds. The historian, Lingard, tells us that at the time of the Norman Conquest there were Guilds not only in the chief cities of England, but in the surrounding rural districts, all organized on the same principle. Under Norman rule, the growth of Guilds was much interfered with at first. This was caused by the heavy license each Guild was obliged to pay to the Crown. Henry I. (1100), subjected several Guilds, secular and religious, to heavy fines, because they had been established without license, or exercised their functions without regular payment of this license.

In the next issue will be discussed the different kinds of Guilds, and, after that, the gradual development of mutual benefit associations.

CHANGES OF BENEFICIARY.

BY F. R. LATCHFORD.

III.

The Civil Code of the Province of Quebec contains elaborate provisions in regard to life insurance.

The transfer of policies is also dealt with in a number of sections of the code. By Article 2482 policies of insurance may be transferred by endorsement and delivery or by delivery alone, subject to the conditions contained in them.

A policy of insurance may also pass by transfer, will or succession, to any person whether he has an insurable interest or not in the life of the person insured.

Where, however, a policy is made payable to wife or children there are a number of important limitations upon the power of the insured to transfer the policy.

Section 5581 of the code declares:

It is lawful for any husband (a) to insure his life or (b) to appropriate any policy of insurance held by himself on his life

For the benefit of his wife; or
For the benefit of his wife and their children generally; or

For the benefit of his wife and his, her and their children generally; or

For the benefit of his wife and his or her children generally; or

For the benefit of his and one or more of his, her or their children.

And for any father, or any mother (a) to insure his or her life or (b) to appropriate any policy of insurance held by himself on his life or by herself on her life.

For the benefit of his or her children or of one or more of them.—11-12 v. c. 13, ss. 2 and 5.

The appropriation of the policy mentioned is made by a declaration in writing endorsed upon or referring and attached to the policy appropriated.

A duplicate of the declaration must be filed with the company which issued the policy, and a note of the filing of such duplicate must be endorsed by the company on the policy or on the declaration.

When the insurance is effected or the appropriation is made for the benefit of more than one person, the husband, father or mother whose life is insured may, in the application and policy or in the declaration of appropriation, appor-

tion the amount of the insurance money as he or she may deem proper.

Should no such apportionment be made the parties interested share in the insurance as follows:

1. If the insurance is for the benefit of the wife and children (issue of her marriage with the person whose life is insured), one-half for her and the other half for their children, who subdivide equally.

2. If for the benefit of the wife and her children, one-half for the wife and the other half for her children (whether issue of the same or different marriages), who subdivide equally.

3. If for the benefit of the wife and her husband's children, one-half for the wife and the other half for the children of her husband (whether issue of the same or of different marriages), who subdivide equally.

4. If for the benefit of the wife and her husband's and her own children, one-half for the wife and the other half for his children and for her children (whether issue of their or of other marriages), such children subdividing equally.

5. If for the benefit of the wife and one or more children, specified by name, one-half for the wife and the other half for such child or for such children, who subdivide equally.

6. If for the benefit of the children only generally, equally between the children of the parent whose life was insured (whether issue of the same or different marriages).

7. If for the benefit of several children, specified by name, equally between them.

When any child, specified by name or included generally, predeceases the person whose life is insured, the descendants of such predeceased child take his or her share by representation.—41, etc.: 10.

When the insurance is effected, or the appropriation is made without apportionment in favor of several children, whether it be jointly with the wife or in favor of children alone, if any of such children predecease the person whose life is insured, without issue, accretion takes place in favor of the surviving children.

When the insurance effected or appropriation made without apportionment is in favor of a wife and a child or children, if the wife predeceases her husband, accretion takes place in favor of the child or children, and if the child or all the children predecease the husband, accretion takes place in favor of the wife.

The sections which specially govern the revocation and transfer of a policy of insurance are as follows:

It shall be lawful for any party who has effected an insurance, or who has appropriated a policy of insurance for the benefit of the wife or of a wife and child or children or of a child or children at any time and from time to time thereafter, to revoke the benefit conferred by such insurance or appropriation either as to one or more or as to all of the persons intended to be benefited; and to declare in the revocation that the policy shall be for the benefit only of the persons not excluded by the revocation, or for the benefit of such persons not excluded jointly with another or others or entirely for the benefit of another or others not originally named or benefited.

Such other or others must be a person or persons for whose benefit an insurance may be effected or appropriated under these provisions.

Such revocation may be made either by an instrument to be attached to the policy and of which a duplicate must be filed with the company which issued the policy, and a note of the filing of such duplicate must be endorsed by the company on the policy or on the instrument retained, or by will of which, after the party's death, an authentic copy must be signified upon the company.

In default of such duplicate being filed, or of such copy being signified, the company will be validly discharged by paying the insurance money according to the terms and directions of the policy or of the declaration or of the previous revocation.

The policy reverts to the insured, and he may deal with it as he wishes, without having a new policy issued.