

No.	Location.	Date of Organization.	Organizer.
257	Richibucto, N. B.	September 11, 1886.	Dr. L. N. Bourque
258	Southern, Man.	October 27, 1886.	Rev. A. A. Charrin
259	Carleton Place, Q.	November 25, 1886.	P. McCool
260	L'Orignal, Ont.	December 7, 1886.	J. A. Doyon
261	Contraque, Ont.	February 1, 1887.	James O'Leary
262	Lower E. Pubes, N. S.	February 1, 1887.	E. J. J. Comeau
263	St. Francis, P. E. I.	February 1, 1887.	Rev. A. E. Burke
264	St. John's, N. S.	February 1, 1887.	Rev. C. B. Rouleau
265	St. John's, N. S.	February 1, 1887.	P. J. Monroull
266	St. John's, N. S.	February 1, 1887.	Dr. L. J. Sullivan
267	Huntington, P. Q.	February 14, 1887.	J. J. Cotignan
268	Lower Mills, Ont.	March 9, 1887.	J. J. Behan
269	Thurso, N. S.	May 29, 1887.	J. F. Hallisey
270	Thurso, P. Q.	May 30, 1887.	I. A. Doyon
271	Yamachiche, P. Q.	May 30, 1887.	Dr. L. A. Plante
272	St. Alexandre, P. Q.	June 9, 1887.	Dr. J. Monroull
273	Nelaghban, N. S.	July 13, 1887.	Rev. J. J. Sullivan
274	Wellington, P. E. I.	August 20, 1887.	Rev. A. E. Burke

It is true that the number of expulsions during the term has been unusually large, but this is due almost entirely to the introduction of the new system of notifying members of their assessments, and does not in any way indicate a lack of confidence in the Association, but does show great carelessness on the part of those most interested, i. e. those who have forfeited their membership. Many of the branches, too, which had hitherto contracted the habit of carrying members who were able to pay their own way, but were too careless to look after the prompt payment of their assessments, have abandoned the pernicious custom, with the result that large numbers of those who were negligent of their own interests have ceased to be members. The loss of this class of membership is not, in my opinion, detrimental to the Association. I trust that all the branches will follow this example, even though a small decrease in their membership may result. The indiscriminate carrying of delinquent members is an injury to us, in addition to its being a violation of the spirit of our laws.

The reports of the Treasurer, Secretary, Finance Committee and Medical Supervisor furnish all the statistics necessary to show the condition of our affairs, and I invite your special perusal of them with a view to not only make yourselves fully acquainted with the affairs of the Grand Council, but so that you may be able to intelligently criticize them and correct any errors, if there be such. I desire, however, to draw your attention to the condition and disposition of our Reserve Fund, and the accumulation of the income thereof up to the end of the last fiscal year, as shown by the following table:

Reserve Fund interest since last report, let Jan., 1896:	
Merchants' Bank	\$201 05
Bank of Toronto	195 75
Bank of Commerce	134 88
Bank of British North America	125 50
Bank of Montreal	91 88
Interest on balance of loan	22 51
	\$771 57
Total reserve in banks at this date:	
Merchants' Bank	\$11,220 28
Bank of Toronto	13,535 81
Bank of Commerce	9,143 17
Bank of British North America	9,459 71
Bank of Montreal	9,080 32
Total on deposit	\$53,349 30

It is my firm conviction that the best interests of this Association will be served, if all efforts which might result in a reduction of this fund are successfully resisted. It is our safeguard against possible breakers ahead, and cannot be too large or too closely looked after.

The prospects are that 17 assessments will be necessary to meet the increased death rate of this year. This is but one assessment more than we had in 1894, and when we consider that the death rate during the present year was unusually large in all insurance concerns, we find no ground for alarm in this slight addition to the number of calls. I know of no similar organization which can make a better showing, and very few as good. In the number of deaths resulting from consumption and kindred diseases you will find a considerable decrease, and I consider it my duty to attribute this most excellent state of things to the good work being done by our Medical Supervisor and his staff of assistants. Too much praise cannot be given Dr. Ryan on the decided improvement

in his department. Some branches have expressed a desire to return to the old system of appointing or electing local medical examiners, but there should be no hesitation in refusing such a request. The present system works admirably. The Supervisor is responsible for this branch of the work, and should have full control of it.

At our last convention you authorized the establishment of an official organ, and I am satisfied you will agree with me that the Editor of The Canadian, Grand Secretary Brown, is to be congratulated on the admirable manner in which he has carried out the work in connection therewith. The paper has been of inestimable value to the Grand Council and the membership at large. The cost of publication is small, and I am of opinion that it might be still further reduced if proper arrangements were made for the introduction of advertisements. This would necessitate an increase in the size of the publication, but this, as well as the cost of the organ at its present size, would be nearly if not fully met by the revenues arising therefrom.

I most heartily endorse all that has been said by the Committee on Finance regarding the necessity of increased office room for the accommodation of the Grand Secretary, and the proper carrying on of our work. His present quarters are entirely inadequate for the purposes of the Association. There is no proper place for storing the property and records of the Association, and consequently the Executive have been compelled to secure vault room for the most important documents in a place far removed from the Grand Secretary's office, but a large amount of material that should be kept in safe keeping is not so kept, simply because proper quarters have not been provided. This should be one of the first matters attended to by the incoming Executive, as further delay may mean serious loss.

While speaking of the Grand Secretary's office I must call your attention to the fact that owing to the increased numbers of the branches and membership, and the establishment of the official organ, a large amount of additional work has been placed upon the shoulders of the Grand and Assistant Secretaries, more work than they can fairly be expected to do, and do it properly. Nevertheless, it is surprising to find how much, under these adverse circumstances, the work of this office has improved. But the Association has no right to expect more of the Grand Secretary and his assistant than they are fairly able to do. It will therefore be necessary to instruct your Board of Trustees to make from time to time such provision as to additional help as may seem to them necessary.

It may be some satisfaction to you to know that, through our Grand Secretary, we have been complimented by one of the Inspectors of Insurance on the creditable manner in which the affairs of our Association have been carried on, as well as upon the fact that no Association in Canada is managing its affairs as economically as we are.

During the past year I revised my list of deputies, and this was published in the official organ. Notwithstanding the fact that several of the Grand and Dis. Deputies have honestly exerted themselves to promote the interests of the Association, as is shown by the list of new branches, I find that our system of working under deputies is anything but satisfactory, and is badly in need of reconstruction, if indeed it should not be abolished and some more business like plan of spreading and supervising the work of the Society substituted.

Following your instructions, I have communicated with the Archbishops and Bishops of the Dominion, for the purpose of procuring their opinion as to the desirability of the introduction of signs and passwords, and I find that without exception they are very decided in their opposition to any such action on our part.

I have read the report of the Committee on Laws, and fully concur in the recommendation made therein. The Board of Trustees have likewise considered and discussed those proposed amendments, and they also approve of them, and when their intimate knowledge of the requirements of the Association is taken into account, there should be no hesitation in adopting the report.

In saying farewell to you as your Grand President, let me express to you my deep gratitude for the confidence reposed in me during the past two terms. The Association has made rapid and healthy progress in that time. Many questions of a difficult character have been met and solved satisfactorily. This could not all be accomplished without the loyal support of an able body of lieutenants, who at all times and under varying conditions, have never failed to do their duty. Your officers, over whom I have had the honor of presiding, have been most zealous in performing their share of the work, and I trust you will be equally generous in supplying my successor with as capable and willing a body of assistants as

you have given me, and thus make the work of his office a pleasure and not a toil.

The solicitor, Brother F. R. Latchford, read the following report:

Ottawa, August 25, 1896.

To the Grand Council of the Catholic Mutual Benefit Association of Canada:

BROTHERS— I am happy to be able to report that all the legal business of the Catholic Mutual Benefit Association of Canada, arising out of payment to policy holders has not resulted during the past term in the loss of a single dollar to the association. In the few cases in which conflicting claims were made by beneficiaries, I applied for leave to pay into Court the moneys in dispute. The applications were granted, and the association relieved without cost from any liability.

In the case of Johnson vs the C. M. B. A., now standing for argument in the Court of Appeal the dispute is between the creditors of a deceased member and his executors to whom he had made the policy payable. I shall make no comment on this case as it is still before the courts, but it illustrates the dangers which result from the practice not indeed very common of making certificates payable to executors or administrators.

The beneficiary of a person who had erroneously stated his age in his application for membership was paid according to the rule adopted by the better class of insurance companies and applied by several legislatures to cases in which the mis-statement is made in good faith. Believing that the mis-statement in the case in question was made in good faith and applying the approved rule, I advised that an amount should be paid the beneficiary which bore the same ratio to the sum she would otherwise have been entitled to receive as the assessment proper to the stated age bore to the assessment proper to the actual age of the deceased. The amount payable thus computed, was \$1000 which was duly paid to the beneficiary. She was not a little satisfied, but I feel that my course in the matter was the only proper one.

Apart from this single case the large amount of approximately \$20,000 disbursed during the past two years, has been paid without complaint being heard from any beneficiary, or any loss being occasioned to the association.

Some unavoidable expense was incurred by a prosecution instituted against the Financial Secretary of one of the Toronto branches. For doing his duty as such officer he was arraigned for the transacting of the business of an insurance agent without a license. Brother C. J. McCabe was instructed to defend the Police Magistrate of Toronto, after many arguments, decided that there was ground for a conviction, and imposed a fine and costs. I was of the opinion that the conviction was bad, and after consulting the Grand President, instructed Brother McCabe to appeal against it. I also thought it advisable to retain counsel to assist Brother McCabe. The case was argued on the 15th of May and the appeal allowed with costs against the private prosecutor. But costs could not be collected from this gentleman, and the case entailed an expense of about \$10,000 on the association. I feel, however, that the confidence restored to the membership throughout Ontario by our success in the courts was of infinitely greater value to the association than the sum we are obliged to pay by reason of the litigation.

Under an amendment to the Insurance Corporations Act, which came into force on the 7th April after the prosecution referred to was begun, a general certificate was obtained by the Grand Council and all the officers and members of the C. M. B. A. in the Province of Ontario are by virtue of such certificate now in the same position as if they were individually registered as agents.

On the suggestion of the Board of Trustees I have drafted and submitted through the committee on laws a recommendation limiting the assignability of our certificates to creditors. Some abuses have arisen in the transfer of certificates from members or their beneficiaries to persons who had no insurable interest in the life of the member and who purchased the certificate for speculative purposes. In some cases the member ceased to attend branch meetings after transferring his policy, and the assessments were paid by the persons who were not members of the C. M. B. A. or in anywise interested in it. It is to be regretted that in a few instances these speculations have been conducted by members of the C. M. B. A. themselves. It is proposed that the right of so transferring policies shall be limited to the amount of the actual consideration paid or the indebtedness at time of transfer with interest and any dues and assessments payable by the assignee. As to the excess of the policy shall be payable to the original beneficiary or the estate of a member as the case may be. It is felt that this will go far to remedy if it does not entirely remove the abuses which in the interest of our members and those dependent upon them it is desirable to prevent.

The suicide of a member within a short time after he joined the association has suggested the desirability of adding a clause to the constitution to protect the association in such cases.

The ordinary work connected with the office of solicitor to the association has grown very considerably during the past two years, and is likely to increase. Unless the salary is made to bear something like a fair ratio to the value of the work to be performed, I shall, if the appointment is again tendered to me, decline to act as solicitor to the association.

All of which is respectfully submitted.

F. R. LATCHFORD.

The reports of the Grand Secretary, Grand Treasurer, Finance Committee, Board of Trustees and Supervising Medical Examiner were presented in printed form. Following are the re-

ports of the Finance Committee and Supervising Medical Examiner:

FINANCE COMMITTEE'S REPORT.

To the members of the Grand Council of the Catholic Mutual Benefit Association of Canada:

BROTHERS— We, the members of your Finance Committee respectfully report that we have carefully audited the books, accounts and vouchers of your Grand Secretary, S. R. Brown, and your Grand Treasurer, W. J. McKee, for the term ending June 30th, 1896, and find them correct in every particular.

We examined the Bank books of the Reserve Fund and find they agree with the Grand Secretary's books, both as regards the monthly deposits, the interests, and the balances to the credit of the Association.

We regret to have to state that some branches have failed to remit assessment 6 and Special for May in accordance with the regulations of the Constitution; we also found several branches in arrears for the per Capita Tax due for the first quarter of the present year.

We consider it our duty to again refer to the matter of suitable rooms for the Head Office of our Association. The unsuitableness of the office at present used is known to the Trustee Board. We find that the Grand Secretary has been supplying the room now used as your Head Office, together with the necessary fuel and light, without receiving any rent or pay therefor. This we do not consider just. We feel confident that it would not exist with the knowledge of the membership, and we consider it our duty to make the matter fully known at the present time and request that immediate action be taken thereon. We suggest that the Grand Secretary be authorized to procure suitable office rooms as early as possible.

We regret to state that the funds on hand are entirely inadequate to defray the expenses of the coming convention, and we hope our branches will devise some means of reducing such expense. The \$7,000 borrowed to help defray the expenses of the St. John Convention has been paid in full, together with the interest thereon, thus leaving our General Fund low at present.

We are much pleased with the manner in which your Grand Secretary conducts the general work of the Association, and would recommend that he be empowered to employ extra help in office whenever the work necessitates it, as occasionally happens. All of which is respectfully submitted.

JOHN RONAN,  
GEO W. COOKE,  
C. D. HERBERT.

London, Ont., July 30, 1896.

SUPERVISING MEDICAL EXAMINER'S REPORT.

Kingston, Ont., August 7th, 1896.

To the Grand President, Officers and Delegates, Grand Council of the C. M. B. A. of Canada:

Gentlemen— I beg to place before you my report as supervising Medical Examiner for the past two years.

Since the date of our last convention three thousand one hundred and forty five candidates sought admission to the Association; of this number two hundred and fifteen were rejected. Eight of those rejected were afterwards permitted to join the Association, leaving 2,938 finally accepted. The number of applicants rejected is large, but it is found absolutely necessary to observe the strictest caution in selecting our