

The CANADIAN



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No. 9.

ASSESSMENT SYSTEM.

NOTICE OF A SPECIAL ASSESSMENT.

Notice is hereby officially given to each and every member of the Catholic Mutual Benefit Association of Canada, that in addition to the regular No. 11 assessment for the month of Sept., a special assessment is also required to be paid within thirty days from the 15th Sept., in the same manner and of the same amount as said No. 11 assessment. This, in connection with the statements on page four of this issue, will be the only notice of such special assessment to our members, and is given in compliance with Sections 7 and 8 of the C. M. B. A. constitution.

Officers of branches are requested to be as prompt as possible in remitting the amount of these two assessments.

It requires \$21,000 to pay the beneficiaries of the 13 deceased brothers reported on the statement of assessments for this month.

A member initiated in any month in which there is more than one assessment called for, is required to pay but one.

SAM. R. BROWN,
Grand Secretary.

London, Ont., Sept. 1, 1898.

NOTES.

The eleventh convention of the Grand Council of the C. M. B. A. of Canada, held in the city of Quebec, was a grand success.

Dr. LeBel, Dr. Jolicoeur, Brothers Kerwin, and J. A. Demers did everything possible to make the Delegates and their friends have an enjoyable time in old Quebec. Their many acts of kindness will not be soon forgotten.

The street car ride through the principal parts of the city and points of interest, also the trip down the St. Lawrence River were rare treats for our delegates.

The visiting ladies were entertained

right royally by their Quebec sisters, assisted not a little by the Quebec brothers.

A large number took advantage of the occasion and visited Ste. Anne de Beaupré. Many had the happiness of being able to go to confession and receive Holy Communion at Ste. Anne on Friday morning, Aug. 26th.

Mayor Parent, who is a C. M. B. A. member himself, acted in a most brotherly manner towards the visitors. He left nothing undone to show our convention how welcome its members were to the city over which he presided.

The Grand President's speech, after the announcement of his election by acclamation for the second term of presidency, was the finest we ever heard. Shouts of "We are proud of our president" came from every quarter.

Much credit is due to brother T. P. Coffee, chairman of the Law Committee, for the able and energetic manner in which he conducted the onerous work he had in hand. He is certainly the right man for the position.

Brothers Ronan and Cooke, of the Finance Committee, and Grand Treasurer McKee, were kept very busy adjusting and paying the accounts of the delegates. These officers had a very important duty to perform. While anxious to satisfy all the delegates they were obligated to protect the finances of the association and act in a just and business like manner. Some of the delegates were certainly unreasonable in their demands regarding per diem allowance and railway fare.

The baseball team, composed of members of the C. M. B. A. in Ottawa, was victorious in a match played with a team of Catholic Foresters, the score standing 5 to 8, seven innings being played. This practically gives the C. M. B. A. the championship of the Fraternal league for this season. The

league is made up of the following associations:—The I. O. F., Oddfellows, A. O. U. W., C. O. F., and C. M. B. A.

Much credit is due to Brothers E. Connors and Hugh Dunn of Branch 25 for organizing such a strong team made up as follows:—

Capt. Bro. T. Taylor; Catcher, Bro. G. Carriere; Pitcher, Bro. Wm. Ste. Marie. 1st Base, Bro. Wm. McKeown; 2nd Base, Bro. G. P. Champagne; 3rd Base, Bro. A. Ste. Marie; S S, Bro. T. Taylor; R F., Bro. F. Barrette; Centrefield, Bro. W. Earls. L F. Bro. A. Tessier.

The greatest enthusiasm prevailed all through. Brother Wm. Ste. Marie is reputed to be one of the best amateur base-ball players in Canada.

NEW BRANCHES.

Branch No. 297 was organized on August 1st, at Mount St. Patrick, Ont., by Grand Organizer W. P. Killackey. The following is the list of officers:—

Spiritual Adviser, Rev. R. J. McEachern.

President, John J. Carter.
First Vice President, Rev. J. C. Dagenals.

Second Vice-President, Patrick Kitley.

Recording Secretary, Peter Ryan
Assistant Recording Secretary, John J. Quilty.

Financial Secretary, Matthew Kane.
Treasurer, Rev. R. J. McEachern.
Marshal, Thomas Lane.

Guard, James John Maloney.
Trustees, John Hunt, Louis Lorrain, James Sullivan, John James Fillarton, John McCarthy.

Branch No. 298 was organized on August, 5th, at Colgan, Ont., by Grand organizer W. P. Killackey. The following is the list of officers:—

Spiritual Adviser, Rev. James Kullien.

President, Michael J. Mahon
1st Vice President, Thos. Connell
2nd Vice-President, Edw. A. McGarity.

Recording Secretary, Joseph M. Kidd
Financial Sec. Francis H. O'Leary.
Treasurer Rev. P. McEachern

Marshal, John A. Hayden.
Guard, James McNamara.

Trustees, Kenneth E. Morrow, Thos. B. Adams, Rev. P. McEachern, Edw. A. McGarity, James McNamara.

ASSESSMENT INSURANCE.

The ingenuity of man is constantly at work to devise new methods of accommodating the complex relations of social life to individual needs. In these modern days life insurance is as much of a necessity in the social and commercial world as stores of grain were in the olden days to the merchant of the East. It helps to equalize and distribute the necessities, comforts and luxuries of life from one generation to another. The old method of conveyance and distribution was on the camel's back. The new method is by steam and trolley. It would be a fruitless task to abuse the camel because he cannot do the work of the trolley. It is equally idle to decry the trolley because electricity is a dangerous fluid. The trolley, like the assessment system of life insurance, is here and electricity in some form or other is now and is to be, more and more, as the years advance, the propelling and distributing power. It is the most pliable and elastic power yet discovered, and people will ride on the electric in spite of live wires and the fact that now and then a badly managed car falls through the bridge.

In the field of life insurance the assessment system is the modern and up-to-date system. Many improvements have already been discovered in adapting it to modern scientific and economic requirements, and other improvements and modifications will, no doubt, be discovered and applied. But the system remains. Now and then poor management or corrupt practices will wreck a company, as it will a train, and disaster follows. But the system is not wrecked. The incorrect, inefficient or wrong application of a correct principle may cause loss and misfortune, but does not discredit the principle. Principles are not automatic, the strings must be pulled by human agencies. If those who puff the strings are weak or vicious and misfortune comes, so much the worse for the interested parties. But the principle remains. The people will ride on the electric and will insure in assessment companies. The demand has created the supply, and the supply has adapted itself and will continue to adapt itself to the requirements and to the demand. The assessment system of life insurance has come to stay. The people are intolerant of sham and fraud, but they know a good thing when they see it, and will denounce with persistent and righteous indignation the incompetent and selfish administration of even a correct system. —M. B. Associate, Auburn, Maine.