

THE CANADIAN

Price, 5 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 the 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welcome, but anonymous letters and letters which the Manager does not consider for the welfare of the Association will not be published.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 not available for distribution.

Address all communications to

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LONDON, APRIL, 1891.

THE C. M. B. A.'S CLAIM.

There is no Catholic Fraternal Society doing business in this Dominion to day that has such a warm place in the hearts of the people as our noble association. There is none in which the great mass of the people have such unbounded confidence, for whom they entertain greater respect. There is none upon whom the Catholic Hierarchy and Clergy of Canada bestow such marks of especial favor, there is none whom the leaders of Catholic thought uphold so strenuously and to whose ranks, aid and encouragement the Catholic business man rallies so generously. These are the signs, these the landmarks that fortell our success, that herald the glorious work we are doing and the dignified eminence to which we have attained.

There is not a single element thus specified whose support does not possess a special significance. The business man joins our ranks because he knows full well our sound financial position, because he knows the foundation of our prosperity is well and carefully laid, and because he has made himself aware by careful study that the management of the C. M. B. A. is in every respect beyond reproach. Careful and economical it is in every way, no mushroom growth here, no striving for effect, no mystic nonsense, no mummery, and it is in this careful and watchful evolution that her stability lies. The man of affairs observes this, and hence his confidence, his undivided support.

The Catholic people as a body love the C. M. B. A. for the work she has done, the divine work of Charity and fraternity she is accomplishing every day. These are brought home in every neighborhood and tell their own story. Why debate them here! Why tarry by the wayside when he who runs may read! And the Catholic people of Canada have read the story of the C. M. B. A. Yes they have read it well and learnt it well, and so they love it, for it is only what is truly good is truly loved. And let that good story be told at every home and at every street. For the more the virtues of

the C. M. B. A. are known the higher will she be prized.

Let every member be a missionary in this respect. Let him spread the gospel of our good deeds, our noble achievements. Let him tell it to his neighbor, to his friends, till there will not be a Catholic home in Canada that has not furnished a member.

We need scarcely say here there is no element of our membership that gives us greater joy than our long roll of distinguished Prelates and Clergy. These, we take it, have sought our ranks not so much for their personal benefit as for the example they wish to place before the world for others to follow. They have weighed us well and have not found us wanting. They have watched our career, it has pleased them, and to mark their approval they have joined our association. No words of theirs could speak higher praise than these their actions, and this is the proudest chapter in our history.

From all these circumstances with what confidence can the C. M. B. A. appeal for support. Firmness, honor, righteousness, charity, justice, these are our watchwords and by these signs shall we conquer.

HIS LORDSHIP BISHOP McDONALD, OF P. E. I., ON SOCIETIES.

The Lenten Pastoral of His Lordship Bishop McDonald of Prince Edward Island has this condemnation of non-Catholic societies and this approval of the C. M. B. A.:

"There is another matter, dearly beloved, which we deem our sacred duty to bring to your notice, and it is the reprehensible conduct of those who, wishing to be considered dutiful Catholics, nevertheless have no hesitation in associating themselves to those secret societies which have not been approved by our Holy Church. All the faithful should understand that the Catholic Church condemns the very principle on which secret societies are founded, and has at all times discountenanced their existence, while to their more pernicious forms she has meted out an unqualified condemnation."

Bishop McDonald cites the Pope's condemnation of non Catholic societies for Catholics and says:

"There is then, dearly beloved, no mistaking the doctrine of the Church as explained by the Vicar of Christ, regarding those secret societies which never have met, and never will meet with her approval, and it is therefore incumbent on the faithful to carefully abstain from the membership of all such associations, and especially when the same pecuniary advantages which they claim to possess, may be obtained with equal facility in Catholic societies approved by the church. Now, that there be no misunderstanding our position in this regard, we forbid the faithful under our spiritual care from associating as members with all such societies, whether now existing, or to be organized at any future time."

THE DEATH OF ARCHBISHOP CLEARY.

A great loss has befallen the Catholic Church in Canada through the death of His Grace Archbishop Cleary of the Archdiocese of Kingston. It is safe to say that few Prelates stood higher than he. Whether as a theologian, a statesman, a polemical writer or a profound philosopher Archbishop Cleary had no compeer. The years of his episcopate in Kingston have been marked by the happiest results. All over his large diocese magnificent churches have been erected. And these sacred edifices are marked by an architectural finish and workmanship worthy the object to which they are consecrated. Schools and convents have grown apace. Hospitals and houses for the aged poor and the orphaned children erected wherever necessary, mark his charity and his solicitude for the afflicted of his flock. He was in very truth a great churchman and as such his work was most complete in all its details. There was no weak link. His courage in upholding what he considered the cause of religion and justice was marvellous. He held no obstacle too great to be overcome. His massive energy and indomitable will bare down all opposition and in the end he triumphed. It was probably in the religious education of the children of his flock that his character is best exhibited.

Here he was truly the Great Shepherd fighting for the lambs of his flock, and he fought the fight well nor did he lay aside his armour till the day was won. In private life he was most genial, kind and considerate to all with whom he came in contact. He was a brilliant conversationalist and nothing was more delightful or instructive than to sit by and listen to his eloquent words and to share in his great storehouse of universal knowledge. His death was most edifying to those present; without a murmur of complaint and with perfect trust in the Master he served so well he passed away to his eternal reward.

CORRESPONDENCE.

To the editor of THE CANADIAN.

Dear Sir and Brother. The December and January numbers of our official organ have contained a good deal about what was termed in one article "The many grumblers belonging to our grand and noble Association."

Good many things were said, all of them undoubtedly true, deprecating the existence of such dissatisfaction in our ranks, but I have not noticed anything pointing out the remedy to the existing evil.

Whenever there is sickness it is not sufficient to indicate the character of the disease, but steps have to be taken to at once check its progress and conquer it, and I think the same principle should apply to our Society. That grumblers have no reasons to be with us, I don't deny; no one appreciates more than I do the advantages that

members and their families are bound to derive from our great Organization. But the fact remains that we have grumblers, and as long as it is the case, should we not look around and see what is the cause of their grumbling? It is true they are everywhere, with or without reason, but we should try and reduce their number to a minimum. The least friction there is the easier the running, applies to any and all institutions. Therefore it is the duty of every one in position to do so to try and locate the friction, its causes, and suggest how it can be remedied. Every Officer who is taking an active interest in the management and welfare of his branch must certainly have gained some experience and information with regard to that.

For my part I am sorry to admit that I have also come across the individuals who form the subject of this letter, and what was the tone of their remarks? In every instance it was in reference to the double assessment: "Another special" or "another double header" and so on.

I got hold of the rates of other fraternal societies and compared them with ours, taking for basis the eighteen assessments we paid last year and then our rates showed to be still lower, but it did not seem to matter any.

The real fact is, that the cause of this dissatisfaction are the special assessments, and I am quite positive that this conclusion is the right one.

The average member objects to the extras, as was experienced in other societies and is now the case in ours.

If that is so then why not make twelve even payments out of the 18 assessments, that is, let the rate consist of 12 even assessments which total shall be the same amount as what is realized by the 18 assessments of the present. Let us take a member whose rate is \$1 20 and makes 18 such payments in a year amounting to \$21 60. Why could it not be \$1 80 in twelve monthly payments to realize the same amount. It would certainly work a great deal smoother, and every man would know exactly how much he would have to pay every month.

True it would not, and should not preclude the raising of extra assessments if necessary, but one extra in a year would be better than six, and it is quite safe to predict that a rate of twelve monthly payments equivalent to 18 assessments of the present rate would be sufficient to meet all requirements.

It may be claimed that it would be tampering too much with the constitution. I do not share that opinion. I think the constitution should be touched and retouched according to circumstances—with all possible care and prudence of course—but as often as it is thought and reasoned out that modifications will improve the conditions of the Society, and if it is agreed that a revision of our table of rates would be beneficial, then by all means let it be so, as soon as it can legally be done.

Another very defective feature of our table of rates is the one that makes the member of 40 years of age pay the same as he who is four years older.

I think it is both unfair and against business principle, constituting a serious loss to the Society. Why not have a rate going from 15 to 50 increasing gradually with each year. Take the series of from the age of 30 to 35 rate 1 20, there the first one of 30 pays the same as others his seniors by from one to four years.