

best and most reliable association for our Catholic men to join. The very fact of it being Catholic, approved by our Archbishops and Bishops, and sanctioned and blessed by His Holiness the Pope, should be sufficient for our Catholic husbands, fathers, sons and brothers to decide which association they should give the preference to.

Report of Committee re Late Brother Halpin and late Rev. Father Carrier.

The Committee appointed by the Grand Board of Trustees at their meeting in Toronto, to enquire into the deaths of Rev. Bro. Carrier and Bro. Halpin, beg to present their report.

Rev. Bro. Carrier was admitted on Nov. 8, 1896. He was examined by Dr. Ladriere, a chartered member of Branch 96, and a careful and painstaking examiner. The certificate was first class in every respect and one that would be accepted without any hesitation by any insurance association in the country. On Jan. 29, 1897, deceased was taken with a severe attack of la grippe. He resumed his work too early and phthisis developed, which caused his death on July 19, 1897. Dr. Ladriere declares she made a careful examination and that the applicant was in excellent physical condition at the time of his admission. Grand President Hackett made a careful personal examination of all the circumstances in connection with the case, and he declares the claim to be a perfectly legitimate one. There is no doubt that deceased hastened his death by continuing work long after he should have been in bed. The strictest investigation was made into every point bearing upon the case, and yet nothing could be discovered other than what was just, right and honest in every way.

An investigation was also made with regard to claim of our late brother, M. J. Halpin, of Brockville. He was admitted July 7, 1896. On February 21, 1897, he was seized with an attack of pleurisy; then phthisis followed, and he died Aug. 1, 1897. He was examined and recommended by Dr. McAuley, a member of Branch 43, of Brockville. The certificate was perfectly acceptable in every way. The deceased was in excellent health until he was seized with pleurisy.

M. F. HACKETT, Grand President.
F. R. LATCHFORD, Solicitor.
EDWARD RYAN, Sup. Med. Exam.

OUR MEDICAL EXAMINERS.

Waterloo, Que., Nov. 26, 1897.

To the Editor of THE CANADIAN:

Dear Sir and Brother: It pleased me much to notice in the last issue of THE CANADIAN the very timely letter of Dr. Murphy, of P. E. I., on the high death-rate from consumption among the members of the C. M. B. A., and his rather just criticism of the Medical Examiners.

The question concerns so intimately the prosperity and the stability of our Association I hasten to give the support of my approval to the doctor's statements, being fully convinced of their correctness and important bearing. I can all the more boldly give my endorsement since Branch 113, to which I belong, has no consumptives on its roll, and, what is more, has not had, out of a membership of 75, one

single death from any cause since its organization in 1889.

Our frequent extra assessments are due to many causes with which the medical profession has nothing to do; but Dr. Murphy has signalized one cause which concerns the profession very particularly, and one which, I am happy to say, can very easily be removed if our Medical Examiners will only be a little more unceremoniously searching in their examinations and less easy in recommending applicants.

Before going any further let me hurry to state that I do not accuse our examiners of ignorance, or of lack of proper medical training in insurance work, or of wilful dishonesty; no, most emphatically no, but what I may, I think, with Dr. Murphy, safely blame them for is sympathy unlimited, too much kindheartedness and negligence in the application of business principles. Too many, I fear, forget that our society is a real insurance company as well as a fraternal organization; and, to my mind, this is to a great extent the cause of so much laxity and partiality on the part of examiners. Perhaps the basis and fraternal spirit of our society favors somewhat this rather damaging tendency; and I think it does, for it is to be noted unfortunately that the great humane idea which has given birth to mutual benefit societies is carried too far—not alone by medical men, but by most of the members in the ordinary workings of those friendly societies, and in consequence it too often happens that charity is practiced where only sound business principles should prevail. The spirit, mind you, is quite right, but its application is too often faulty.

In palliation of this little human weakness it may occur to some that the medical man, who is so accustomed in the ordinary practice of his noble profession to exercise benevolence, is less guilty than other members when he errs on the side of charity through kindness or habit, as it were.

But, sir, I cannot exonerate or even excuse him on such a supposition because I hold that a doctor, when acting as examiner for a company or society, should feel that he is not dealing with private or personal property, but is, on the contrary, bound in conscience to safeguard the general interests of the company or association in whose services he is engaged, and is, therefore, not free to exercise the charity which his nature and profession prompt him to.

The heavy death rate complained of and the chary medical examiners are made to bear therein have been repeatedly discussed at conventions, when many have attempted to explain this one and excuse the others on the plea that our examiners were not sufficiently remunerated for their services. I freely admit they are not properly compensated; but on the other hand I say, and I think my confreres will agree with me, that so long as the established fees are accepted, the question of remuneration should have nothing to do with the faithfulness and completeness of the examinations, because I maintain that once a medical man accepts the responsible position of examiner for a stipulated fee, he is in honor and conscience bound to fulfil his duties as scrupulously and as conscientiously as if he were to receive four or five times the amount for his services. In a word, if a medical examiner, for any reason whatever, shrinks his responsibilities or gives his opinion with a mental reservation, he neither justly earns the money paid him or establishes an honorable char-

acter as physician. On the other hand, none of us can withhold our admiration of the man who, seeking justice alone, states the whole truth no matter what the consequences may be to priest or layman.

Before closing, I must, for the sake of justice, remark that the C. M. B. A. is not the only society that has to complain of disreputation on the part of examiners, nor is it the only association that has to regret a heavy death rate from phthisis—in fact all the M. B. S. have the same sad experience. But, Mr. Editor, since the C. M. B. A. has given the example of wisdom and of a progressive spirit in other important matters, why should it not take the initiative in this vital matter and bring about a healthy reform. Perhaps a circular, terse, forcible and to the point form our worthy and painstaking Medical Supervisor, threatening cancellation of appointments in certain cases, would help a good deal in the direction desired.

However, I have confidence enough in our Medical Examiners to firmly believe that to bring this matter seriously home to them is to remedy the evil.

Now, confreres, let us all do our duty zealously and prove to the world by our statistics that there is at least one friendly society, the C. M. B. A., which can boast of as low a death rate from consumption as any standard life insurance company.

Sincerely and fraternally yours,
DR. F. R. C. PHELAN.

THE POUTER.

Editor of THE CANADIAN.

Dear Sir and Brother—The article in the December number on the "Grumbler" is timely and to the point. There is another class of members in our Association to which I beg to call your attention, namely, the "Pouters." It may seem strange to some that men and members in such a grand society as the C. M. B. A. should act after the manner of children, but I think your readers will admit that there are many such: very few branches but have more or less members of the pouting class. To them is due to a greater or less extent the slim attendance at many branch meetings; and why? Those members have a grievance—an imaginary one, very likely—and because the majority in the branch disagrees with them they absent themselves from meetings, merely sending their dues and assessments by some regular-attending, conscientious members; or perhaps to hand it into the too-obliging financial secretary at his residence or place of business; or probably they meet him on the street, and give him the money, forgetting that the said secretary is only human, and may not have a very retentive memory. Such irregular modes of payment is apt to lead to errors or at all events to doubts, doubts lead to dissatisfaction, dissatisfaction leads to trouble, the end of which no man knoweth. There are, of course, many reasons, or I should say, causes, that lead to "pouting"—some fancied slight, the (so-called) arbitrary conduct of the chair, etc., etc. No doubt all pouters are quite satisfied that their grievances are real, but even so, are they justified in acting as above described? No good can come from it. Taking it for granted that they are right, what is the best course to pursue under the circumstances? In all deliberative bodies, from the township school board to the Dominion Parliament, the majority rules, and the minority has to accept

the situation and make the best of it. The C. M. B. A. is no exception to the rule. Hence the conscientious member, in case of defeat, will be all the more assiduous in attending meetings and doing all in his power to bring about a remedy. This is the only reasonable and rational course to pursue. Besides this, due allowance must be made for language used in the heat of debates. Few of us but have regretted words spoken under such circumstances, and a little reasoning all round will do much to restore peace, harmony and good will.

Come, then, brothers, and at the beginning of the New Year let us resolve to act in unison for the good of all. Remember that a house divided against itself cannot stand, and that it is to our interest, to the lot rest of our families, and to one another, to do all we can to promote the welfare, interest and "good of the Association."

I have said above that these "pouters" are responsible to some extent for the slim attendance at branch meetings, but there are other causes that lead to it. There are, for instance, many very careless members who feel that they are doing their duty when they pay their dues and assessments; these rarely attend branch meetings.

Such conduct is most reprehensible and should not be encouraged. We should be present at as many meetings as possible, and take part in the deliberations. The interest of the branch is ours. We should not stay away and then say the branch is "going to the dogs," but should attend ourselves and do our part in keeping others from staying away. Besides, as you said in the article above alluded to, there is always some important business to be transacted, and even if there is a quorum, those present don't like to assume too much responsibility in acting. It is also very discouraging to the officers and the few good old stand bys who attend regularly to receive no encouragement in their work. The time may come when they too will be disgusted and become careless—and what then? On this matter I might say that as I go through the country I meet with many deplorable instances of what may be called criminal carelessness in this respect. I attended branch meetings for nominations and elections last fall where only about one in nine members were present, and that after a special notice had been given in the papers. A few weeks ago I attended a branch meeting where only seven members were present—about one in eleven—just enough for a quorum, and I take credit for bringing the extra member to the meeting, as he had not been there for nine months, and would not have been there on that occasion were it not for a little pressure on my part. If members attended regularly and paid their dues and assessments at meetings there would not be so much doubting as to payments. I have been asked if there is any remedy to cure this indifference of members in this respect, I say there is. The meetings should be made as interesting as possible; and the fact that the fifteenth order of business has been put in the ritual is evidence that the founders intended our Association should be deliberative and progressive, and give members a chance from time to time to suggest something that would have a tendency to bring about what should be the desire of all members, "The good of the Association."

Jan. 3, 1898. L. KING.