

THE GRUMBLER.

Unhappily for the C. M. B. A., we have many who are entitled to the above name in our grand and noble Association. We met one on our way to the regular branch meeting the other evening. "Hello, another double this month," was the exclamation, and adding, "it is getting pretty expensive insurance," walked on. Now, there is a member of nearly six years standing who never has had time to attend scarcely one meeting and for whom all the Branch and Grand Council officers and the members who did attend the meetings have been working for nothing in order to give him cheaper insurance. Yes, much cheaper than he could obtain it in any regular company, and still he is not satisfied. Why? 1st) Because he is selfish and unfair to the other members who do their share of the work and who should at least receive his praise and gratitude for carrying on the business which he failed to take any interest in except to secure the insurance. 2) We found this member is paying within a trifle of as much for \$1,000 in a regular Company as the \$2,000 was costing in the C. M. B. A., and that he had never taken the trouble to count how much his membership had cost him in any one year since becoming a member, and had a policy of \$1,000 on his mind instead of \$2,000. It would be well for grumblers to find out their age at entering the C. M. B. A. and then ascertain from some agent of a responsible company what \$1,000 would cost per year for life and then compare the two, and perhaps less unjust remarks would follow.

There are unfortunately too many in the C. M. B. A. for insurance alone who get some accommodating member to bring the assessments to the Financial Secretary at the last moment and who have time to attend political and other meetings but no time to aid in doing the business of our association. How long Branch officers and members who do attend will continue to be good natured enough to attend to those matters time alone can tell.

How long would fraternal societies last if a sufficient number of members did not attend to open and conduct the meetings? How could members be re-instated? Did it ever occur to one of this kind who was under suspension that perhaps enough members would not be at a meeting to form a quorum to re-instate him and that if he died his family would receive no benefit? Some members are being continually suspended and re-instated so that in some cases they are not actually in good standing more than three months in any year, still paying in their money and the family believing in case of death the benefit would be paid. 1) they ever stop to think of the trouble a sudden death would make for the branch officers, for most assuredly no money would be paid their wives or children

if death took place while they were suspended? Why should the Grand Council and Branch officers work for nothing for such members? If any of those did not pay his dues and assessments they would be suspended just the same as would those who never attend a meeting.

It is to be hoped that members will be sure to ascertain and figure up the cost of membership in the C. M. B. A. and then enquire, as above suggested, the cost outside and if so they will find they owe it at least to the association to attend the meetings and help to increase the membership and reduce the cost of insurance, and as they gain equally with the other members, will at least show a good will towards the cause. If members did this there would be no fault finding as it is not those who cheerfully fill the offices and give their time to the meeting who are ever found among the grumblers. We have a grand association aiming at uniting Catholics of all climes and occupations for their mutual benefit and nothing tends to cement them more than constantly meeting and exchanging ideas.

APPEALS.

The number of appeals from branches on behalf of members afflicted in various ways is increasing very rapidly and the sanction of the Board of Trustees is asked to allow such appeals to be issued. A large number are on behalf of members who lose by fire and have no insurance, more for those whose crops have been ruined etc., more for members who are afflicted with disease of one kind or another. Although only a very small percentage are allowed, still a number of branches complain to the Board of Trustees, of the number already allowed to issue, and as can be seen by THE CANADIAN, very many branches give nothing, whilst some others always forward a fixed amount to each appeal. The Trustees examine every case on its merits and allow only those proven to be cases absolutely necessary: all others have to be refused.

Scarcely a week elapses now without an appeal being forwarded, as our branches are becoming very numerous, and no doubt in case of a refusal the association and its officers are blamed. As no member or branch contributes to any fund for the purpose and as all such contributions generally come from the branch funds, it is found that considerable loss is made by many members over the matter, and the line should be defined clearly at our next convention, as it is a matter at present becoming very serious and therefore important to the association at large. Something must be done.

Keep thyself first in peace, and then thou wilt be able to bring others to peace.—The Imitation.

HONORING THE GRAND PRESIDENT

ADDRESS BY HON. M. F. HACKETT IN DESERONTO.

Hon. M. F. Hackett, Grand President of the C. M. B. A., was accorded a very cordial reception by the members of Deseronto Branch No. 1 C. M. B. A., and the citizens of Deseronto generally on the occasion of his visit on Friday, 30th. The distinguished visitor arrived by the steamer La Ross from Belleville and was met at the dock by the officers of Deseronto branch who bade him a hearty welcome.

In the evening the opera house was filled in every corner by a large, respectable and representative audience who had assembled to listen to the Grand President's address, his fame as an eloquent speaker and distinguished public man having preceded him to this province. Among others present were a large number from the various fraternal societies of the town who thus took the opportunity of showing their respect for the visitor and their good wishes for the C. M. B. A. as a sister benevolent institution. The chair was occupied by Mayor Rathburn who performed his pleasant duty with tact and geniality; and upon the platform were: Hon. M. F. Hackett, Grand President of the C. M. B. A., of Canada; James Dryden, Reeve of Deseronto; Dr. Ryan, of Kingston, supervising medical examiner of the C. M. B. A.; J. J. Bhan, of Kingston, Grand Trustee; Dr. Newton, medical examiner for Deseronto branch; F. Gaulin, president of Deseronto branch; E. J. Edwards, grand deputy and chancellor of Deseronto branch; R. M. Hamilton, of the Bank of Montreal; James Hanley, president of the Belleville branch; Dr. Dolan and E. Mc Hugh, of Belleville; Mayor Fitz Horigan and James Milligan, of Picton, etc.

Mayor Rathburn having expressed the great pleasure it afforded him to preside on such an auspicious occasion and having referred in complimentary terms to the creditable record of Deseronto branch since its inception the audience was favored with a beautiful selection of music from the Deseronto Citizens' Band. H. Aysworth and H. Fowkes, of Deseronto, and Mrs. Schinbel, of Cleveland, Ohio, also contributed vocal solos in a manner which won the heartiest applause from the large audience. The chairman in introducing the Grand President to the audience said he was not a member of any of the societies but he recognized the great good they had accomplished in Deseronto. It was a great privilege to have the Grand President of the C. M. B. A. present that evening. As for Deseronto branch all were aware of the good it had accomplished for the sick members of the order, and for the widows and orphans of the deceased members.

Hon. M. F. Hackett, who was received with great applause and it afforded him a great deal of pleasure and pride to be the recipient of such a demonstration and to have the pleasure of addressing so many friends of Deseronto and the surrounding country. The pleasure was enhanced when he found so many present who were of a different creed. He was the president of a Catholic institution, the C. M. B. A., of Canada. The C. M. B. A. was a Catholic institution, and there was not from the first to the last letter of its alphabet anything but what any man differing in faith could endorse. He

was gratified to know that when they met together on an occasion of such a character they can have as a chairman and speaker one who may be different in religious belief, but who knows that the interests of the people of the country are his interests, and that the interests of the masses no matter before what altar they may kneel or what church they sing are the interests of the people of Canada as a whole. It afforded him great pleasure, therefore, to tender the chairman the thanks of the Catholics of Canada for his kindness and generosity. It redounded to the credit of any citizen to preside at any assembly where benevolence, charity and truth are the great objects. They were all assembled that evening irrespective of religion and politics, in the interests of the Canadian people. He was of the opinion that the true note of their Association should be properly laid before the people of Ontario, who being chiefly Protestants should understand the objects of the C. M. B. A. He would say that they were a band of brothers. The C. M. B. A. was a brotherhood of friendship and benevolence which knows no distinction because of origin or class, but which embraces in its protective folds every class and condition of mankind from the highest to the lowest only asking that they kneel at a common altar and merge in union of hearts. It was more than a mutual benefit association as it existed not only for the improvement of members and the care of the widow and orphan, but for the reformation, education and elevation of the Catholic masses so that they might become respected and honored by other elements of society. Its influence already extended from the Atlantic to the Pacific and it was carrying out its object of making men better, nobler and more fitted for the occupations of life. Its development had been extraordinary; no group of Catholics upon the continent which did not feel directly or indirectly the beneficial and salutary effects of the association. Some may have surmised that an association of such a character might be provocative of antagonism from people of other faiths. He could assure his Protestant friends that there was no need of any feelings of resentment, for he did not believe that any society whose greatest ambition is to unite the Catholics of Canada for the purpose of their intellectual development and material advancement can be found fault with. Its object was to do good and he was sure no man, whatever his faith, would object to the work of humanity and Christianity which the society was engaged in. He wished God speed to other societies who were engaged in similar work. There were a great number of such associations and their work was practically the same, all were engaged in bettering the condition of the human race. He would say to his brother Catholics that the C. M. B. A. sought their material aid. Benevolent societies were numerous why should not Catholics have theirs as well as others. The need was broad enough for all. We lived in an age of combination when desired results could only be attained by that union which strength. He urged the brethren to cultivate the fraternal spirit which constituted the chief aim and strength of the association. It should permeate their whole life. The benefit of exaltation was great. All were not born to occupy high positions but all in their respective spheres could make their men