

THE CANADIAN

Price, - 50 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 between the 10th and 15th 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 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welcome, but anonymous letters and letters which the Manager does not consider for the welfare of the Association will not be published.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 15th of the month, if intended for publication in the following month's issue, and that space is limited and briefly much desired.

Address all communications to
H. B. BROWN,
Editor and Manager,
Cooke Block, Dundas Street,
London, Ont.

ASSESSMENT SYSTEM.

LONDON, NOVEMBER, 1900.

ADVERTISEMENTS.

We are now prepared to accept advertisements for THE CANADIAN. The terms are \$30 per column per annum or \$5 per inch space per annum payable strictly in advance. There is no better medium for advertising. THE CANADIAN has a circulation of 14,000, extending all over Canada.

For further particulars address
H. B. BROWN, Editor and Manager,
Cooke Block, London, Ont.

The resolution of condolence from Branch No. 37, should read on the death of Bro. John T. Youell's father.

A few branches are in arrears in the payment of supplies, etc. We would request the officers of said branches to read Sections 45 and 46 of Constitution and endeavor to comply therewith.

Branches in arrears for Per Capita Tax are hereby notified that the Grand President and Board of Trustees have instructed the Grand Secretary to mark said branches suspended in his books unless the amount due for said tax is paid at once.

The Grand Secretary occasionally receives from branches medical certificates of applicants to membership. This should not be so. Medical certificates are to be sent by the local examiner direct to our Supervising Medical Examiner, Edward Ryan, M. D., Kingston, Ont.

The Per Capita Tax, Initiation Tax and Supervising Medical Examiner's Fees for the quarter ending Sept 30th, 1900, are over due and should be paid without further delay. Officers of branches that have not remitted to the Grand Secretary the amount due therefor are requested to read Sections 60, 147 and 176 of Constitution and comply with same.

Some branches are very dilatory in reporting initiation of members. This should not be. Section 4 of Constitution is quite plain on this matter, and Recording Secretaries, alluded to, are requested to read same and comply therewith. We wish to state also that the sending of blank form No. 5 alone (application for a beneficiary certificate) is not complying with Section 4, which calls for the application for membership of the newly-initiated

member. We desire to call attention, too, to the foot note on the face of the application for membership, which states that the sending of said application constitute the proper notice of initiation.

NOMINATIONS AND ELECTIONS.

The nominations for [officers] of branches of the C. M. B. A. of Canada for the ensuing term must be made at the last regular meeting of branches in November.

The elections shall take place at the first meeting of branches in December.

The nominating and the electing of representatives and alternates to the Grand Council Convention of 1901 shall take place at the regular nominations and elections of branches in November and December this year—1900.

In order to understand this part of our work, branch officers will please read Sections 163, 165, 166, 167, 168 and 169 of the Constitution.

No member should accept nomination for the office of Financial Secretary or Treasurer unless he is willing to be under a guarantee bond in compliance with Sections 176, 177 and 181 of the Constitution.

BRANCHES IN ARREARS FOR ASSESSMENTS.

There are some branches entirely too dilatory in forwarding the Monthly Assessment Reports and assessment remittances. The Constitution, as well as the regular monthly notice given in the official organ, plainly states that said Monthly Assessment Reports and remittances must be forwarded to the Grand Secretary on or before the 9th day of each month.

We would request the members to ascertain if their respective branches are among those not complying with this law of our Association. Any branch so violating our Constitution is doing a great injustice to each and every one of its members and their beneficiaries. A branch that does not pay the assessment or assessments within the time allowed by the Constitution *ipso facto* suspends itself; and should a death occur among its members during this time how could its officers make the affidavits required in our proofs of death, etc? A large number of branches do not pay on or before the 9th day of the month; they leave payment until the last week, and many of them until the last day of the month. All that said branches seem to care about is to have the money sent in time to have the payment of the assessment appear in THE CANADIAN, and those dilatory branches, or their members, would be the first to complain if the Grand Council did not pay claims within the constitutional time! How can our Grand Council pay claims promptly if our branches do not remit assessments promptly?

NATIONAL FRATERNAL CONGRESS

At the annual session of the National Fraternal Congress, held in Boston in August last, some very important papers were read. The following quotations from the printed report will be of interest to our readers, and our C. M. B. A. members can see the wisdom in the provisions in our association's constitution regarding the assessments, or premiums to be paid, and the Reserve Fund to be accumulated.

The first paper read was by H. A. Warner, M. D., on "Talking and Doing." He said in part:

"Having entered upon the discussion of the question of the amount to be collected from the members of fraternal beneficiary societies, that they might meet their obligations to the beneficiaries without delay, as we did in that memorable executive meeting of the Congress at Buffalo in 1894, there has been no place to cease the discussion, nor will there be until the question is finally settled by actuaries' calculations. If the decision is in favor of a fixed amount to be collected annually or quarterly or monthly, which is to meet the mortuary claims and leave a balance for the future, and which, with its interest accumulations, will enable the society to meet its future increasing obligations without increasing the amount of payment fixed at entry, then let all the societies adopting this plan collect the same amount. Should the step-rate plan be selected, then let the initial rate be the same and the steps be uniform. Here let the actuary have his say, and accept the tables made by him. Again, if the payment is to be the same for all members, the same rule should apply, and the actuary should fix the amount to be paid to the beneficiaries according to the age of entry, or if some plan of scaling or rebating is to be the method, then let uniformity prevail in this case as well as in the others.

"The time for guessing or for the use of haphazard methods ought to come to an end. And the Fraternal Congress should speak plainly on the subject, thereby enabling these societies which desire to make the necessary changes to do so, backed by the strength and the power of the Fraternal Congress. The membership of many of our orders have been educated on wrong lines. These errors need to be corrected, but to attempt to correct them means a world of trouble for those charged with the responsibility of the management. They are possessed of that false idea that the rate of assessment which they paid when they joined the order cannot be changed, holding that it is a fixed and definite contract. This we know to be erroneous. Yet it obtains in the minds of a large majority of the membership of all of our orders. The grumbling, the friction, the suspensions, and, in some cases, the litigation which follows any change in rates we are all well aware of. Much of this can be obviated if those who know and see the necessity for these changes could be backed up with positive declarations by this body, backed with the tables prepared by the actuaries of the Congress, which tables had been approved or adopted by the Congress.

"There are a number of orders which are now investigating the subject of a change of rates. They are confronted with grave difficulties if they do not make some change, yet from the membership comes a sudden protest. Standing between the things which they see before and those which

will come from behind, they halt, are undecided, do not act; or, if they do act, it is not up to the measure of their convictions, but to the measure of what is most expedient, and are not controlled by what is actually right, which should be the only rule of action.

"The future must be provided for and provided against. This we cannot evade. The orders which provide for the future will live and endure; those which do not provide against the future will fall—will die. How can the necessary provision be made? Individually, I believe the best provision that can be made is by accumulations in the present—you may call it by what name you please, surplus, emergency fund; my preference is for the term reserve fund, but by whatever name you choose, do not fail to make provisions for it. The inquiry comes at once, 'How shall we make the provision? how shall the accumulation be secured?' That which to me seems the most feasible, and at the same time the most equitable, is to collect at the age of entry more than experience shows is the actual cost of carrying the risk, add to this the plan of a rebate or deduction from those who die during the early years of membership, and you have adopted the right plan for creating a reserve fund with which to meet future liabilities. Give us the actuaries committee, make it one of the fixtures of the Congress, fix a rate of compensation for their services also, that to be charged to societies applying for its services. Through this place the fraternities and fraternal life insurance on a substantial basis. Give to the world the greatest example of the brotherhood of man through our fraternal beneficiary system it has ever had. Place fraternity and business side by side in such a bond of union that the world will approve and applaud; place it on a basis that the opposition cannot antagonize, that the financiers will approve, that none can condemn, that the doubting and timid will not fear, and we have conferred on the future beneficiaries of our land a blessing which cannot be measured by any ordinary rule, which can alone be tested by the infinite measure of brotherly love."

An animated discussion followed, in which there was a pretty evenly divided opinion as to the wisdom of the recommendations contained in the paper.

Hon. D. D. Aitken followed with a paper on "Certificate Conditions." He said in part:

"What conditions a certificate of membership in a fraternal benefit association should contain has been one of the problems that the societies have had to meet. Whether it should contain a copy of the laws making certificates void under certain conditions; whether it should contain clauses of forfeiture for certain acts; whether it should contain conditions of forfeiture for certain failures to perform, or whether it should be simply a certificate of membership, has been the question to be decided. The objection to a certificate containing a copy of any portion of the laws is that the laws are subject to change, and when changed, the copy that was endorsed upon the certificate is void and of no effect, and that part of the certificate ceases to be even a matter of information to the holder, and the only possible effect it can have is one of embarrassment. The same thing might be said of the certificates containing clauses of forfeiture, but an