

C. M. B. A. ADDRESS.

Very Rev. Dean O'Brien to the Delegates of the C. M. B. A. Council of Michigan.

Our readers will be much interested in the following extract, which we copy from the Michigan Catholic, of a very able lecture delivered by Rev. Dean O'Brien of Kalamazoo, on 1st ult. at Ann Arbor:

It is a pleasure for me in behalf of the worthy pastor of this parish to extend to you a hearty welcome to the services this morning.

The true Catholic begins all his work by invoking God's assistance. The fact that you do this by coming to the Holy Sacrifice which brings God to us, in this His Eucharistic presence, is the best proof of your Catholicity.

In these days honest and faithful Christians are needed to openly profess their faith in all Holy Church believes and teaches. To bow their head in humble submission to the voice of God is considered, by the world, as an unnecessary burden. To be a follower of the meek and lowly Saviour is considered unmanly, by those who know no better. Mother Church requires heroes now, as well as she did in the first centuries. 'Tis true, no bloody persecution awaits us, but what, to some, is much more—the scorn and hatred against us and our Church by a large class of our citizens—requires brave, heroic souls to boldly bear aloft the standard of the cross, and openly proclaim our faith—the grandest legacy that our fathers have handed down to us.

True Catholic laymen are needed now more than ever, to enlighten by their example and counsel the large number of our brethren, of this great land, who sit in darkness and the shadow of death. True men who will serve God in preference to all else. True men, like brave soldiers, ready to obey the commands of their pastors whom God has placed over them as captains in Israel. True men who will keep God's laws to the edification of their neighbors, and to their own sanctification.

We have reason to believe that you are such. That you are representatives of that holy Church of whom your priests may be proud, and you will do Her and them honor.

In our Association we have the office of Supreme Spiritual Adviser. The Supreme Spiritual Adviser of every Catholic is his own pastor, in his parish. In some cases, an appeal to the Bishop should be taken in justice to all concerned, but the great rule is that your pastor is your Supreme Spiritual Adviser. To him you owe allegiance. Why? He has been placed over you. This man of God is with you from your birth until your death. He it is who makes the child an heir of heaven; it is he who follows you through life until he bonds over your dying bed, and then in that supreme moment of your existence, becomes supreme in truth for you, when he bids the soul depart in peace, and pronounces the Godlike words, "I absolve thee from thy sins."

Faith teaches obedience. The humble submission of our will in all things which are right, is that requisite, which makes a brave man a hero. On our battle field the victor is the obedient soldier. On our battle field for eternal happiness our faith teaches that, individual opinions are not tolerated. About human affairs we may have opinions, but in regard to faith,

an humble submission is required, and whether we like it or not, we must obey the command, and accept whatever the Church teaches because God has revealed it, Who cannot deceive or be deceived.

The Bishops, successors of the Apostles, are the Church's mouth piece for us. They having gathered in solemn council promulgated the following decree of the Fourth Provincial Council of Cincinnati, which points out very clearly the rights and duties of Catholic societies:

1. With regard to the object of such societies the Fathers decreed:

(a) No society shall be considered Catholic whose nature, object and constitution, after the proper investigation, have not been approved by the Bishop in writing:

(b) A society once approved cannot change its objects or laws without consulting the Bishop.

(c) Every Catholic society shall have its Spiritual Director.

2. With regard to the members the Fathers decreed:

(a) That they shall be Catholics;

(b) That they enjoy a good reputation;

(c) That besides the days appointed they shall approach the Holy Sacrament at least at Easter time in their own church;

(d) That they contribute in the proper manner to the support of the church and divine worship;

(e) That if they have children of a proper age, they send them to the Catholic schools, where they exist;

(f) That they give no bad example by reason of their morals or disobedience to ecclesiastical authorities.

These decrees having been approved by the Holy See, become for us the voice of Christ on earth.

In the beginning of this year, the Right Reverend Bishop of Grand Rapids presented them anew to the Apostolic Delegate, who again decided that they were the teachings of the Church and approved them as such; so no Catholic can longer quibble about them. Catholics must obey them or be considered faithless: "He who hears you hears me, and He who despises you despises me." "He that will not hear the Church let him be as a heathen and a publican."

The Spiritual Director of a Catholic society is appointed by the Bishop; it is he who has to decide on the conditions enumerated above; nor may anyone be admitted as a member without his consent.

A society which does not expel a member found wanting in any of these conditions, and who does not heed a previous warning, shall no longer be considered as Catholic.

Having these laws, we, as loyal Catholics, will follow their teachings. Let us hope that none such as are not possessing these qualifications named have not been admitted to our order. If perchance we have had the misfortune of having such among us, let us root out the evil before it leaveneth the mass, because evil communications will corrupt good morals.

What shall I say to you Delegates who are going into council for the betterment of very large numbers of your fellow Catholics. Words of advice should come to you from God's minister this morning. On you rests a great responsibility. The welfare of thousands will depend on your actions. The poor man, who from his mere pitance, is with heroic self-denial paying his assessments so that his wife and little ones may be bettered when his

days are over, has his eyes on you. Those more blessed with worldly goods are eyeing you as financiers watch investments. You need the spirit of God to direct you to best advantage. Let not human influence guide you. In the spirit of God alone can you trust. Prove yourselves worthy sons of the Church and loyal children of our own country. Let the spirit of God animate your actions.

Manifest a great regard for Holy Church. If this association is to live, it is the Church alone that can sustain it. Let me illustrate. The strongest body in existence outside the Church are the Freemasons. In Indiana they organized a mutual benefit association in 1860. In 1880 it had \$100,000 in force. The first of January this year it had 1,000 members and nearly all declared so by the commissioners of insurance, as old and unsoundable. Therefore it failed.

The Masonic body is not wanting in capable business men. What is the lesson for us? If our society is to continue it must do so with the support of the Church. It will fail without it. The Church will uphold the societies as long as its members remain faithful children. Just as soon as they think they can get along without the Church she will not be in its way. The Church never obtrudes. She may not like to part with her children, but her great principle of free will, "Do as you please 'tis and ever will be her watchword. "I have life, if you will it not, go out into darkness." You must court her protection for existence and success. Hence the need of getting rid of that impression that our association will prosper away from the influence of the Church and priests. No branch will succeed which desires to serve two masters. If we are Catholics let us be proud of gathering under the shadow of the cross whenever possible, no matter if it is inconvenient.

Inconvenience brings blessings and prosperity. Have your priests with you whenever possible, therefore have your meeting places near the church. You gentlemen have much to do with the life and success of the Association. May it not be, that you are pivot on which success or failure depends. The secret of your success must be your loyalty to the Church. Guard our Association, I beg you. Protect it. I appeal to you in behalf of the orphans and widows whose future depends upon you.

May I ask you to insist that the methods of our business be as practical and economical as possible. We cannot afford extravagance. The alt of many a poor man is in your hands and must be cared for with all the economy possible with security.

I would advise that you are careful about changing the constitution. It has served you well. Be slow in dismissing a faithful servant. Leave well enough alone. Why is there a need of tinkering?

The C. M. B. A. is not a charity. It is a business like insurance society. As such it should not tolerate its branches "to go a begging" to the detriment of public charity and good works. Its self respect should prevent this abuse.

At times to increase membership, misrepresentations have been made as to the cost of insurance, thereby creating dissatisfaction and doing real damage. Tell applicants plainly what it will cost. There are still foolish people in the world, who imagine that they can buy the world for a cent. Undecieve such, and have them take policies only for the amount they feel

able to pay promptly. I assure you, doing this will avoid a lot of trouble. Decisions in spiritual affairs belong where the constitution has placed them. Leave them there. Let no branch tolerate a member who will endeavor to correct the Spiritual Adviser by resolution, or otherwise, in branch meetings.

This association cannot afford to have a single priest against it. From a business point of view, it could better afford to lose a dozen members, than offend the approbation of one priest. There is no reason for either, however; the constitution provides for all difficulties which may arise, if it would only be followed.

Let officers that will treat all alike. Officers are the servants of the society. I need not say they ought to be gentlemen. They have many annoyances, it is true, but where is there a person in a high place who has not. The best should be selected, and fair remuneration paid for faithful service.

Priests will not interfere with your business affairs, unless they condescend to accept an office, then you must expect them to do their work conscientiously. Priests do not seek branch offices and only accept them when proper persons are waiting. Priests do not want offices. If they but expressed a wish our titles of the delegates would be priests. They are proud of seeing their prominent laymen coming to the front, and they have more interest in a representative Catholic than they have in themselves. I once said that I thought that priests should not be members of the Grand Council. I realize my mistake and acknowledge it. It would be well to have at least one priest in the Grand Council. Experience has proven this to a great number of the members.

Let it be a unit for the support of Christian education. Without it there will be no C. M. B. A. in the future. Stick closely to the law. Encourage short meetings. Have branch presidents remind disgruntled members, who are generally ex-officers who cannot rule, and hence endeavor to ruin, that branch halls are not laundries.

Don't manifest jealousy about other Catholic insurance associations. The more the merrier. I wish the number were doubled, then all reasons for joining non-Catholic societies would be at an end. Encourage women societies. Often the poor man needs the help, as well as the poor women. There is room enough for all. Competition is the life of trade. You may think me imposing on your good nature with all this advice. It is my desire to see you prosper and live, I am one of you, therefore I am anxious that you succeed. Our aim is noble: to provide in time of dire distress for our own household.

I bid you God's speed with your work. Through the little parliamentary difficulties which may occur let there be patience manifested. Follow ever the finger that points to higher and holier things. We greet you fraternally and pray our good Lord to shower His favors on you. We bless you in God's name, and as His representative. We beseech Him that peace, love, joy, and such other virtues which go to make up a happy life here, and hereafter, may ever be yours. Amen.

The best perfection of a man is to do common things in a perfect manner. A constant fidelity in small things is a great and heroic virtue.—St. Bonaventure.