

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 on or about the 15th of each month.

Members are invited to send us items of news or information that will be of benefit to the Association. Contributions 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but anonymous letters and letters which the Manager does not consider to be in the interest of the Association will not be published.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 the copy must be desired.

Address all communications to:

S. H. BROWN,

Editor and Manager.

Cath. Bldg., Dundas Street,
London, Ont.

LONDON, DECEMBER, 1895.

CHRISTMAS

Christmas! What thoughts, what memories thy sweet name revives! Holy, peaceful, happy Christmas, what joy, what happiness thy presence still occasions! Greatest day of days, thou comest to us each year with thy message of peace and reconciliation. Thou comest too when nature has laid aside her gay garb of green leaf and many tinted flower, and has clothed herself in the still beautiful but more chastened one of unadorned whiteness. Thou comest as it were to remind us that the hand that sends the summer's heat and the winter's snow will send His grace silently and unannounced, as He had sent His Son, into those hearts that are detached from the many-colored vanities and pleasures of this world and have clothed themselves in the white and simple robe of purity and holiness.

In the stillness of that first Christmas night God condescended to break the silence which He usually preserves between Himself and us, His creatures, between His heavenly and His earthly kingdom, and opening wide the gates of heaven He bade His angels issue forth and proclaim to mankind the advent of His Son. They came, they adored, and, going forth to the mountain's side, they announce His arrival; then resting over the cave they sing that song of praise which the Church, the Spouse of Christ, has ever since preserved: "Gloria in excelsis Deo, et in terra pax hominibus bonae voluntatis." — "Glory to God in the highest, and on earth peace to men of good will."

To our C. M. B. A. members far and near we send this Christmas greeting: "Glory to God in the highest, and on earth peace to men of good will." But what means this angelic song? Why glory to God, why peace to men? Why, on this Christmas night, should God salute His creatures with such a declaration? What had happened? Within the shadow of God's own city—Bethlehem—at midnight, and in a stable, a child was born of a Virgin, and that child was God. God has assumed with His Divinity our human nature. Instead of giving to that

human body and that human soul a human personality He united them to the Divine Personality of His Eternal Son. The Son of God in a stable suffering the inconveniences of darkness and cold: no wonder the angels should say "Glory to God in the highest," for never did God receive, or never could God receive, such glory as when, from the child lips of the Christ, fell that first sound of anguish in that Christmas stable. Glory then to God in the highest. But also "Peace on earth to men of good will"—the "peace of God that surpasseth all understanding." Peace at last between Creator and creature. Peace of infinite atonement for infinite offence. Peace of outcast children received once more into their Father's house, taking their places as heirs of His eternal kingdom, joint heirs now with this eternal Child. Peace of infinite love and mercy, restoring those children to the privileges of a forfeited inheritance.

Again let us recall to the minds of our brothers the words of that angelic hymn of which the Church is so fond that she embodies them in the sacred liturgy of the Mass: "Glory to God in the highest, and on earth peace to men of good will." Words so beautiful and above all so appropriate to this holy season that they must be making music in the hearts of all during this day. When saying them with our lips, or when thinking of them in our hearts, let us not be unmindful of the concluding words. This peace of God is only to those who are of good will. Peace to men of good will: to men that strive to fashion their lives upon the examples of the Man God, who this night was born for us; to Christian men who bear in their hearts and carry into daily practice the words of their Master, "I have come to cast fire the fire of charity upon the earth," the fire that proceeds from the fulfillment of that double or rather single commandment which he tells us contains the whole law and the prophets: "Thou shall love the Lord thy God above all things . . . and thy neighbor as thyself," or those words which His Holy Spirit inspired His Apostle to write: "Above all things have a constant, mutual charity amongst yourselves." No need to ask the meaning of these words in the light of this Christmas time. That midnight stable illumines the world in this respect even more than the exceeding brightness that emanated from His Sacred Person when transfigured on Mount Thabor. "Charitas Christi urget nos"—"The charity of Christ is pressing us." Not even in the garden of olives, ay, not even on the cross, when He laid down His life for His friends, than which greater love no man hath, not even then does the charity of Christ press us more than in that midnight stable, amid its cold, its darkness, its poverty and its helplessness. For it was the

first act in that great tragedy by which the Son of God proved the greatness of the love residing in His Sacred Heart for the sons of men, the first in that life that was to overturn a Pagan world and substitute for a creed of hatred and revenge and self-seeking that of mercy and forgiveness and brotherly love. So well did the Apostles learn the spirit of their Master that we find them saying to the early Christians: "We know that we have passed from death unto life because we love the brethren." And within the fold of the Catholic Church we find those teachings of Christ and His Apostles blossoming into fruit and establishing orders and communities and associations, which however they may differ in the manner of their work, all are founded on this first principle. God is the common Father of all. We all are brothers in Christ.

In the peace and gladness of this Christmas time, then, let not our brothers forget that they belong to an association that rests upon this glorious foundation, viz., the doctrine of that Child of Bethlehem preached from a manger and a cross: that we are to bear witness unto Him in the holiness of our lives, in our love for Him Who is the great Father of all; in our love for all men who are His children, like ourselves, and consequently our brothers; in our fidelity towards one another who belong to the same society, so that all men may see that its only aim is the glory of God, the exaltation of His holy Church, the binding together of our Catholic brethren for mutual sympathy and help.

Let us be thankful to God that in our individual case and to the best of our ability we are assisting in the great work done by our Association: that we are helping to smooth the pillow of many an unfortunate invalid and to bring some consolation into homes that have come within the sweep of the grim reaper's scythe, which seemingly without mercy cut off the wage earner in its course; that we are helping to bring to God and to keep with God many a soul that otherwise would have wandered from His sheepfold.

Finally, let us be glad that we are of an association the aim of which is so noble that it is gratifying to the Sacred Heart of the Infant Child and consequently carries with it the blessing of God: that it is and ever shall be Catholic, Mutual and Benevolent.

ASSIGNMENT OF BENEFICIARY CERTIFICATES OR POLICIES.

Beneficiary Certificates or Policies in the C. M. B. A. are a species of property which the parties interested may dispose of. The disposal may be either absolute or limited. Under the Constitution of the C. M. B. A., a policy assigned to a creditor, no matter how absolute the form of the assignment may be, ensures to the benefit of the creditor only, to the amount of the

actual bona fide indebtedness at time of transfer, with interest at six per cent, and any payments made by the assignee upon the policy. Hence a policy for \$2000.00 assigned to a person for a debt of only \$200., would cover only the amount of such debt and interest with any assessments and dues the assignee might pay. As to the residue of the policy, the assignment would be invalid under the Constitution of the C. M. B. A.

Of course no assignment can be valid unless the parties beneficially interested execute the assignment, and are all of the full age of twenty-one years, and otherwise under no disability. If any of such parties is under twenty-one or for any reason incapable of contracting, the assignment would be invalid as far as the interest of such party is concerned. If all the parties to such assignment were then under age, and the assignment was not ratified after they became of age, the assignment would be invalid. For instance, if a policy were payable to wife and children, and the children were under age at time of the transfer the assignment as to their interest would be invalid, though good as to the interest of the wife, who had joined in the assignment.

Beneficiary Certificates in a benefit society like the C. M. B. A., are not as good security for a loan as policies in an ordinary insurance company. The only duty to be fulfilled by the insured in a stock company is to pay the premiums as they fall due, and this may be done by the assignee; but in a society like the C. M. B. A., there are many duties to be performed by the members, and for neglect to perform such duties a member may be suspended. Moreover it is at all times open to a member to resign his membership, and thus cause all rights of the beneficiary in the policy to lapse. There nothing is to prevent any member of the C. M. B. A. who has assigned his policy from ceasing to be a member. The presentation of his resignation in the form mentioned in the Constitution severs his connection with the C. M. B. A.: and all liability of the C. M. B. A. to the beneficiaries named in the policy of the member so resigning then ceases.

While there may be perfectly good reasons for assigning a policy in the C. M. B. A., it should be parted with only as a last resource. By assigning his policy a member may deprive his wife and family of the only means available for them, should he be cut off.

Members and officers of the C. M. B. A., should do all in their power to discountenance the assignment of Beneficiary Certificates. They will be acting in the best interest of the association if they take all possible means to prevent the transfer of policies from those persons whom it is the first object of the C. M. B. A. to benefit.