

account of its importance, we insert in full in another column.

Bro. W. P. Killackey was then called upon to speak, and the audience greeted him with cheers as he stepped forward. Following is a short summary of his speech.

It is almost a year now since I had the pleasure of addressing the C. M. B. A. of Montreal. At that time I said I would avail myself of the pleasure of meeting you again; and I felt that, on an occasion of this kind, the least I could do was to accept the invitation you gave me a year ago.

I shall not detain you any length of time, after the great treat you have just heard—the magnificent speech delivered by Father Auclair. I have not been able to follow all the reverend gentleman said, but I understood enough to know that if this address were heard in every parish in this large Province of Quebec, a greater number of French-Canadians would belong to the C. M. B. A.

And a second reason why I do not wish to speak at length is that I do not intend depriving you of another great eloquent treat which is reserved for us this evening—that of hearing from our worthy Grand President. (Cheers.)

But there is a matter of the most direct interest to us all, and I will endeavor to speak of it as briefly as possible. Why is it that your number is so limited in this great Catholic city of Montreal, where the very atmosphere is Catholic, where one can hardly walk the streets without seeing the undying testimony of the faith of those whose descendants should be members of this Association—a society so much in accord with the principles of the Catholic Church? Do not understand me as saying anything disparaging of the other societies of your city. You have several national societies, and you are right in belonging to them. I admire a man who loves his mother country and stands by the blood that circulates in his veins. (Cheers.)

But you can also belong to a cosmopolitan society under the banner of the Church. Without wearying you, let me ask you what you have done, since the inception of this Association, in order to make of the C. M. B. A. such a society as it should be; because, unless you have made it plain to those around you that it is a benefit to belong to this society, your part has been that of a selfish member. The man who is not loyal to the C. M. B. A., as a member, is working against his own interest. Each and every individual in this society is, as it were, a shareholder in a joint stock company.

What about the member who continually acts the part of a grumbler?

Among the complaints made against the C. M. B. A. is that the rates are too high: there are too many "double headers." (Laughter.) But the rates on policies in our Association are the cheapest of any society. They could not be cheaper.

Realize all the responsibility of your position; consider every word that has been uttered by the reverend gentleman this evening: be not only a Catholic in name, but in action, in spirit.

I have been told by certain people who admired the rules of the C. M. B. A. that if the word "Catholic" were struck from the title of the Association, we should have a greater membership. "Put it on the pure insurance system," said they, "and we will belong to it; change the name." "No, my friends," I replied; "Catholic Mutual Benefit Association is good enough title for our Association." (Cheers.)

In conclusion Bro. Killackey spoke of a certain young man for whom the C. M. B. A. was not "high-toned" enough, and who had thought better to join a non-Catholic association, with the result that he slowly abandoned the Catholic Church. An accident happened to him and he was brought to an early grave; his remains were not laid by the side of his ancestors, but among the tombs of our separated brethren, thus leaving to his parents the imperishable heritage of anguish and sorrow.

Bro. Killackey was enthusiastically cheered as he resumed his seat.

Mr. Justice Curran was next called upon to address the gathering, and the former Irish political leader was greeted with tremendous cheering as he stepped forward.

I have been completely taken by surprise, said he, as I came here not to speak but to listen to the magnificent discourse just delivered by Rev. Father Auclair. It is a strong document, destined to do a great deal of good for the benefit of the C. M. B. A.

It was a source of pleasure for me to hear also the gentleman that has just resumed his seat. If you were to hear Mr. Killackey as I have heard him on other occasions and on more earthly matters, you would certainly feel like hearing him again. (Laughter.)

I am here to endorse all that has been said this evening. At a time of my life I might have been interested in making certain statements to the public, but to-day I am in a position to say all I think and speak the truth.

(Laughter.) I believe that this Association is the most solid, the most secure and the best fitted to meet its obligations of all the mutual societies on the American continent. It is based on safe data. As you were told in the French language, the period of foundation of mutual associations, both in America and Europe, was one of calamity. Unless a society is based on sound principles, it must fall; the clash is bound to come some day. When you are invited to join a society, take all the information possible, get at the figures.

I am with Mr. Killackey when he complains of the comparatively small membership of the C. M. B. A. in Montreal. If every one of you only made it a rule to add a new member to the society each year, the C. M. B. A. would soon be a large Association.

But I am not one of those who think that our Association is not flourishing because it does not advance by leaps and bounds. It is the thinking people that will join this society.

When I joined it, some twenty years ago, we did not have one cent reserve fund, but now, according to our last report, the reserve is \$50,000. (Cheers.)

Let everyone take here and now the resolution to add each a member to the society in the current year, and I feel sure that the C. M. B. A. will meet with success. Tremendous applause.

The cheering did not subside, but it went on the increase as the Grand President, Hon. M. F. Hackett, took the floor. He said, in part:

I assure you it is with the greatest pleasure that I find myself this evening in the old city of Montreal, in connection with the C. M. B. A. It was a source of pleasure to me to hear the very able address delivered a moment ago by Rev. Father Auclair, who proved that, starting from an early period and considering all the mutual societies of Europe and America, the C. M. B. A. stands first and foremost.

Cheers. The reverend gentleman's discourse is calculated to foster good,

and I hope he will publish it in the near future.

It was a so a pleasure to me to hear my friend, Brother Killackey, whose investigations are well known and who at almost every hour has been in Ontario, has done generous work with the result that his month's report shows an increase of members for the C. M. B. A. in that province.

Applause. And I was much pleased to hear this evening my old esteemed friend, Mr. Justice Curran, the former Irish political leader of Montreal, cheer.

This being a Catholic City, Catholic associations should meet with the greatest encouragement. We are glad that the C. M. B. A. should be supported. It has been stated by a Bishop in Ontario that the C. M. B. A. was the right arm of the Church in that province, and we must make it the right arm of the Church in Quebec. Cheers. We feel that all the Catholics of America should form as a strong body to further help the Church.

There is no better satisfaction for a father than to feel certain that his children will tread in his footsteps when he has disappeared from this life, that they will remain in the faith of his ancestors. This society cooperates with the clergy for the triumph of Catholicity, and it deserves the support of the fathers of the land, for our paramount principle is: Catholicity first, Catholicity second, and Catholicity always. Cheers. To be a member of our Association one must be a practical Catholic. No proof that an applicant for membership has complied with his religious duties, no admission in the C. M. B. A. No proof of compliance with these duties being forthcoming, a member is expelled. It, therefore, keeps a man in the Church. We believe that religion must not be separate from good citizenship; the man who is not a religious man is not a good citizen. This endeavor to keep the Catholics under the banner of the Church is what I may call the first object of our Association.

The second is a fraternal object which should make itself manifest not only in meetings and parades, but a spirit of brotherly love that makes a man feel, when meeting the rough seas of life, that it gives him encouragement and support.

But the C. M. B. A. is not confined only to one province, but it extends to the whole country. We feel the Catholics of Canada should be one and all ways ready to help one another in the difficulties of life. In union there is strength, and our object is to be united so as to help to elevate the Catholic masses.

Have you, members of the C. M. B. A., always done your duty towards this Association? Have you well attended the branch meetings? Have you been brotherly to your fellow members? Have you endeavored to increase our membership? It is true that everybody cannot be influenced, but there is no man, however small, that has not his own influence in his little circle. How is it that in this large city our membership is so limited? Where is the fault? Our constitution has stood the discussion of very severe critics. Where, then, does the trouble lie? It lies, in the apathy of the members.

If this Association is good enough for you, if you believe in its advantages you must inform your Catholic neighbor likewise. Great work could be done here and it lies upon you to do it. Let me urge you to take upon your-

selves that two men be from now and will present a member to this Association. Those that are here and do not belong to this society apply for information and so on. To belong to the C. M. B. A. is a good example.

The Grand President made every eloquent effort by a strong appeal, which took the house by storm and was cheered to the echo.

AN IMPORTANT CASE

The case of Michael Ryan vs. the Supreme Council of the C. M. B. A. of the United States came to trial before Judge Wright and a jury in the Supreme Court at Syracuse a few weeks ago and resulted in a verdict in favor of the Supreme Council. The plaintiff, Ryan, was represented by Hubbs & Tierney, attorneys of Syracuse, and J. A. Hynes, of the same city, as counsel, while the Supreme Council of the C. M. B. A. of the United States was defended by John J. Hynes of Syracuse.

This action attracted more attention than the ordinary law suit, for it involved questions concerning custom and practices followed by some branches and others in receiving beneficiary assessments from members. The action was brought to recover the sum of \$2,000 on account of the death of James Ryan, a former member of the C. M. B. A. Branch at Marcellus, Onondaga county, N. Y., who died November 11, 1900. The defence was that at the time of his death James Ryan was under suspension not having paid assessments due and levied in October, 1900, which became due on or before the 1st of the month immediately following to wit November 1st. The plaintiff claimed and so testified himself, on the stand, as also did another witness, that the said assessments were paid to the Recording Secretary of the branch three weeks prior to the said 1st of November, and that it had been the custom for years for members to pay assessments to the Recording Secretary, as well as to the Financial Secretary, that sometimes the branch had advanced the assessments due out of its general fund to pay for members, and that, on this occasion, in October, 1900, said Ryan had paid \$200 on his account, including the present assessments due and some back assessments that the branch had paid for him. This the Recording Secretary, when called to the stand, denied, and the Financial Secretary when sworn as a witness produced his records, which showed that the said assessments had not been paid, and that he had not received the money for such assessments from anybody on behalf of Ryan.

The defence also showed by the testimony of the Grand Secretary of New York State and the two Secretaries of the branch that the notices of assessments had been legally issued and mailed as required by the constitution, and also showed that under the laws of the Association beneficiary assessments must be paid to the Financial Secretary of the branch, and that he was the only officer authorized to receive said moneys, and that Ryan assuming that he paid the Recording Secretary, by this act made such Secretary his agent and therefore was not the agent of the Association for that purpose, unless it could be proven that the money had been turned over to the Financial Secretary. This proof was not made, no Attorney Hynes moved, when the evidence was all in, for direction of a verdict in favor of defendant on the