C. M. B. A.

Office of the Superintendent of Insurance,
Ottawa, 27th December, 1894.

Notice is hereby given that "The Grand Council of the Catholic Mutual Benefit Association of Canada," having complied with the requirements of the "Insurance Act," has this day received a Certificate of Registration No 8. thereunder and is permitted to transact the business of life insurance upon the assessment plan in the Dominion of Canada.

Samuel R. Brown is the chief agent of the association, and the head office is established at the City of London, Ontario.

(Sd) W. FITZGERALD,
Superintendent of Insurance.

8484

Open Meeting of Branch 26.

The open meeting of Branch 26, C. M. B. A., which was held Monday evening, Jan. 28, was a most gratifying success. The regular meeting was opened at 7:30 o'clock. President McGillis occupied the chair. The usual routine business was transacted, including the balloting for several new members as also the initiation of two others. The meeting was then declared closed, when the doors were thrown open and the non-members of the association, who were present in large numbers, were admitted and made welcome by the officers of the branch. Amongst those present were Rev. Martin Callaghan, Spiritual Adviser; Lieut.-Col. Dr. Aubry, of Cote St. Paul; Dist. Deputy Dandelin, President Martin of 226; Vice President F. X. Payette; Chancellors Finn, Feeley and Reynolds; Bros. A. Brogan, N. P., J. Heolahan, L. E. Simoneau, Shortall, J. J. Keating, D. J. McGillis, J. A. Gillies, Hy. King, P. McDonough, B. Campbell, M. Sharkey, Thos. J. Finn, Thos. W. Nicholson, W. A. Corcoran, T. R. Stevens, J. Gould, Thomas Smallshire, Jas. Callahan, J. Milloy, Jas. Manning, W. P. Doyle, H. J. Ward, H. A. Hartenstein, J. J. Costigan, J. Kennedy and about one hundred and fifty others. President A. D. McGillis again assumed the chair, and made a short and happy address of welcome, after which Mr. E. Cahill and Mr. J. Kennedy sang several songs most acceptably. Bro. William P. Doyle recited "Bernadoe del Carpio" in a most admirable manner. Mr. Arthur Nicholson also gave a well rendered piano solo.

The chairman then introduced the Rev. Father Donnelly, pastor of St. Anthony, and a member of Branch 50. The Rev. Father, who was most heartily received, stated that he saw it announced that he was to give an address on the history of the association, and as he thought the history of the association was pretty well known, he would take advantage of the occasion, especially in view of the large number he saw present, to address himself more particularly to the young men. The conqueror of Europe, on one memorable occasion, remarked that what he required was square, well-balanced men—meaning men both of physical and intellectual worth, whose courage in the field might be tempered by discretion and prudence. With such he overran Europe. We also required well-balanced men, not only athletes, or politicians, business men or *litterat urs*, but particularly men of character. Our society will form such; thanks to Divine Providence, our boys are well endowed intellectually and physically. They are not lacking in talent, nor again in business skill. Yet, how many come to that full development of which their first years give promise. Only a small per centage; and why? They are not formed to habits of economy. They did not look ahead, and therefore, by their free and prodigal ways, oft-times destroy their bright prospects in their beginning, live beyond their means, never stopping to calculate the costs of their pleasures, not being trained to keep a faithful account of their expenditure. Thus in a short time they find themselves indebted hopelessly, obliged to resign their position, if more does not befall them, as, alas! sometimes occurs. Now, the association we are honoring to-night is calculated to engender in our young men habits of thrift and economy which would save them from the many snares I have just alluded to. Are they afraid of the cost? Why they foolishly expend in a month, without a thought, more than would easily pay three times the cost of a membership. You may object that in other societies similar advantages may be had. Quite true, but have you the same guarantees? For the present you may, but what of the future? Hence everything else being equal, give the preference to our own societies. Then we shall become really a power in the land, religiously, socially and otherwise. On resuming his seat the Rev. Father was heartily applauded.

A vote of thanks to the Rev. Father was moved by Chancellor Reynolds, seconded by Chancellor Finn, and was carried by a standing vote.

Mr. Payette, of Cote St. Paul, sang, and had to respond to a triple encore. Bro. W. Palmer also sang and was followed by Mr. John Young.

Chancellor T. J. Finn was next introduced, and gave a most interesting address on the financial aspects of the association. He showed the cost of membership and the different grades of assessments, which were as follows:

FOR $2,000 CERTIFICATE.

Age.	Per assessment.	Per year.
18 to 25	$1 00	$19 00
25 to 30	1 10	20 60
30 to 35	1 20	22 20
35 to 40	1 30	23 80
40 to 45	1 45	26 20
45 to 50	1 65	29 40

FOR $1,000 CERTIFICATE.

Age.	Per assessment.	Per year.
18 to 25	50c	$11 00
25 to 30	55c	11 80
30 to 35	60c	12 60
35 to 40	65c	13 40
40 to 45	75c	15 00
45 to 50	85c	16 60

FOR $500 CERTIFICATE.

Age.	Per assessment.	Per year.
18 to 25	25c	$7 00
25 to 30	28c	7 48
30 to 35	30c	7 80
35 to 40	33c	8 60
40 to 45	40c	9 40
45 to 50	45c	10 20

The amounts, per year, include branch dues and all other charges.

There are three classes in the association, viz., $2,000, $1,000 and $500.

As a measure towards the perpetuation of the association and for the protection of its members from the effects of epidemics or extra heavy death rate, a reserve fund has been established with the most reliable safeguards and is invested in the best of interest bearing securities. Neither interest nor principal can be drawn upon until the same fund shall reach the sum of $250,000, which is the limit under the association's act of incorporation. When the fund reaches the maximum, the interest is to be devoted towards the payment of assessments, thus lessening the cost of membership. The officers of the association are all under bonds for the proper discharge of their duties.

The association being incorporated, its books and accounts, and methods of business, are subject to inspection, without warning, at any time, by the Inspector of Insurance of the Dominion. It will thus be seen that every precaution has been taken to ensure the confidence of the membership. The association was most economically managed, and its rates of expenses were less than any similar organization.

The speaker then dwelt upon the difference between the regular life companies and that of the C. M. B. A., and showed that to the man earning a moderate salary the C. M. B. A. was the one to be preferred; the payments, being monthly, were thus easily met. It was the duty of every man, and of fathers of families in particular, to have provision made for those dependent upon them. To the young men he would say: Join the C. M. B. A., and in case of death they would leave something to the parents who reared them and perhaps were dependent on them now for their support. The C. M. B. A. was a genuine Catholic society, organized for the practical Catholic, and should be taken advantage of by all Catholic men, whether married or single.

The speaker then dwelt upon the amounts which had been paid out by the association since its inception, the number of families who had been benefitted by it, and still the members were none the poorer; he also dwelt upon the Relief Association attached, which, on payment of a small fee, gives relief in time of sickness and in cases of death or accident.

Brother Finn, on resuming his seat, was heartily applauded. Following Mr. Finn's address, Mr. Smallshire and Mr. Payette sang, after which Rev. Martin Callaghan, of St. Patrick's gave a short address, which was appreciated. Other addresses were made by District Deputy Dandelin, Bro. Dr. Aubry and President Martin.

A vote of thanks to those taking part was moved by Brother J. J. Costigan, seconded by Bro. Brogan, N. P., and was carried unanimously.

Bro. F. X. Payette, of Cote St. Paul, presided at the piano, and during the evening gave several selections. Mr. Arthur Nicholson also presided at the piano. The gathering broke up about 11 o'clock, and from the remarks that were passed by many on leaving the hall, the association is destined to benefit from this meeting.

Resolutions of Condolence.

At a special meeting of Branch No. 50 of the Catholic Mutual Benefit Association, the following resolutions of condolence were passed:

Moved by Brother F. McCabe, and seconded by Brother W. Smith, that

Whereas it has pleased the Almighty to call to eternal rest Charles Donnelly, the father of our Spiritual Director, we, the members of Branch No. 50 of the Catholic Mutual Benefit Association, wishing to express our sympathy for the Rev. Father Donnelly and other members of the family, as well as our esteem and respect for the late Charles Donnelly, desire that it be

Resolved that we extend to our reverend director and other members of the family our sympathy in this, their hour of grief.

Moved by Brother P. Kehoe, and seconded by Brother T. Styles, that a deputation be appointed to convey to the Rev. Father Donnelly the resolutions of condolence passed by this branch.

Moved by Chancellor P. Doyle, and seconded by 1st Vice-President T. Langan, that a copy of these resolutions be sent to the press for publication, and that the same be entered on the minutes of this branch.

Niagara Falls, Ont., Jan. 22, 1895

At a special meeting of Branch No. 18, held this evening, it was moved by Ed. Wilson and P. Kelly, and unanimously adopted, that Whereas it has pleased Almighty God in His infinite wisdom to call to her eternal reward Mrs. Lewis Drago, beloved wife of our esteemed Bro. and Fin. Sec., Lewis Drago, be it

Resolved that this Branch extends its deep and sincere sympathy to Bro. Drago and his afflicted relatives in this hour of their sad bereavement. And be it further

Resolved that this resolution be entered on the minutes of this Branch, and a copy be sent to Bro. Drago, the town papers and the CATHOLIC RECORD for publication.

P. J. LANNON, Pres.
WM. BURKE, Rec. Sec.

Alliston, Feb. 1, 1895.

At the last regular meeting of Branch 91 the following resolution of condolence was unanimously adopted:

Whereas it has pleased Almighty God in His infinite wisdom to call unto Himself the beloved son of Brother Joseph Keogh,

Resolved that we, the members of Branch 91, Alliston, tender to Brother Joseph Keogh, his wife and family, our sincere sympathy, and pray that God may enable them to bear their loss with Christian fortitude. Be it further

Resolved that a copy of this resolution be spread on the minutes, a copy forwarded to Bro. Jos. Keogh and published in the *Catholic Register* and CATHOLIC RECORD.

P. F. CARMICHAEL, Rec. Sec.

Merrickville, Feb. 4, 1895.

At the last regular meeting of Branch 112, Merrickville, the following resolution was unanimously adopted:

Whereas it has pleased Almighty God in His all wise Providence to call from our midst to his eternal reward C. Brennick, our beloved and very much esteemed brother,

Resolved that it is with feelings of deep regret that we learned of the sad occurrence, and while we bow in humble submission to the will of Him who doeth all things well, we, the members of Branch 112, wish to tender our deep and sincere sympathy to the members of the family and sorrowing relatives. Be it further

Resolved that this resolution be entered on the minutes of the branch, a copy forwarded to the bereaved family and published in the CATHOLIC RECORD. D. J. O'BRIEN, Rec Sec.

Hall of Branch No. 215, C. M. B. A.

At a regular meeting of above branch, held on the 21st ult., the following resolution was moved by Brother J. B. Strong, seconded by Brother McKinnon, and unanimously passed:

Whereas the members of Branch No. 215 having learned with regret of the death of Mr. Michael MacNally, brother of our esteemed Brother, J. T. MacNally, be it

Resolved that we tender our heartfelt sympathy to Brother McNally in his sorrow; and, further,

Resolved that a copy of this resolution be sent to Brother McNally, engrossed on the minutes and sent to the CATHOLIC RECORD and local papers for publication.

J. B. STRONG, Rec. Sec.

Election of Officers.

Branch 35, Goderich.

Spir. adv. Rev. Father West, pres. B McCormac, first vice-pres. Jas. Dean, second vice-pres. Jas. J. Doyle, rec. sec. Jos. Kidd, asst. rec. sec. P. O'Dea, fin. sec. E. Campion, treas. Jas. Doyle, guard Jno. Neelon, mar. H. McGrattan.

A. O. H.

Toronto, Jan. 31, 1895

ED. CATHOLIC RECORD:—Knowing your valuable paper to have a vast circulation through the homes of the Irishmen of Canada, I would like very much to say a few words to those of them who have either connected themselves with other Catholic societies which are not Irish and those who do not belong to any Catholic organization for beneficiary purposes. To those who have joined any society before the Ancient Order of Hibernians was known in Canada I would say, it is their duty as Irishmen to see that they are joined together under the one motto and continue in unity to do for our country that which we have a right to, namely: educate her people to a higher realization and appreciation of the patriotism of our forefathers and not to forget the hardships and sufferings which they underwent for their country and their religion.

Some may say to themselves, no doubt, that it is a very narrow view to ask a man to disconnect himself with any society other than the A. O. H. I do not wish to convey that idea by any means, but I say that a man should, first and foremost, belong to a national society and after that to do as he pleases.

To those who do not belong to any organization I would say they are behind the time. Let us look at the benefits of being a member of the A. O. H. For a small monthly fee we have $5 per week while sick, and medical attendance free; and when we die, a respectable burial. We also enjoy the good fellowship of over one hundred and twenty-five thousand brothers all over America, and their helping hand when sickness and trouble are upon us to soothe our troubled minds and sympathize with us in our miseries.

Although the Ancient Order of Hibernians is still young in Canada, and particularly in Ontario, still it has made such rapid strides that its name is a household word in many Irish homes. Still there are portions where our organization is little known—in many towns and parishes needing its beneficent influences, and individuals who would be made better by contact with the fraternal spirit that permeates the Ancient Order of Hibernians. We invite each and every respectable Irish Catholic (by birth or descent) to join in and swell our ranks. And if they need any inspiration to spur them on, it is only necessary to look at our enemies, and consider the persistance for which the hatred of our race and religion leads them to make such sacrifices. In this particular, Irishmen of Ontario, let us not follow their example, but show by our lives that love and fraternity, religion and patriotism are motives higher and stronger than the guiding spirit of the baser passions.

Any Irishman desirous of joining the A. O. H. should communicate with the Provincial President, Hugh McCaffrey, 83 Wellington ave., Toronto, who will supply all the information required.

Hoping your excellent paper will increase and carry to every Irish home the valuable news which the CATHOLIC RECORD is furnishing its readers,

I remain, yours truly,
P. J. LOWE.

RESOLUTION OF CONDOLENCE.

At a regular meeting of Division No. 2 Stratford, held in their hall Friday evening, the following resolution of condolence was unanimously adoped:

Whereas Almighty God has been pleased to remove by death Mrs. O'Grady, of Toronto, sister of Rev. E. B. Kilroy, D. D., Provincial Chaplain of our order, be it

Resolved that we, the members of Division No. 2, Stratford, do tender to our beloved pastor and chaplain in this his hour of pain and sorrow our profound and sincere sympathy.

Resolved that this resolution be inscribed in the minutes of our division and a copy be sent to our chaplain and also to the city daily papers and to the CATHOLIC RECORD, London, Ont., for publication.

J. J DOLAN, Pres.
M S. DONOVAN, Sec.

E. B. A.

The various branches and circles having elected and installed their officers for 1895, there is good reason to believe that renewed energy will be thrown into the work of the Association. The balance sheets, presented by the Secretary-Treasurer at the close of 1894, show their financial standing to be good, more especially when the prevailing dull times are taken into consideration, it being very difficult for many to keep themselves in good standing. But according to the rules no member is allowed to be suspended from benefits if unable to pay his or her dues from causes over which they have no control, the payments being advanced under such circumstances from the management fund, until such times that they are in a position to pay. Many of the branches have elected their delegates for the convention, to be held this year in the city of Toronto, where it is expected a full representation will be present.

Sarsfield Branch, No. 28, Ottawa.

The regular meeting was held on Tuesday evening, and was one of the most pleasant in the history of the branch. After the routine of regular business was transacted a very pleasant time was spent, under the order of "Recreation," when, amongst others, Bro. J. Bennett gave a reading, entitled "The Old Plaid Shawl," which was received with applause by all present. It is the earnest desire of the members to have this order taken up at future meetings. The new officers performed their functions in a most creditable manner. The attendance was not as large as usual, owing, no doubt, to the carnival.

W. LANE S. T. O.

OBITUARY.

THOMAS J. DOWNEY, IRISHTOWN.

It is our sad duty to chronicle the death of Thomas J. Downey, a member of one of the oldest and most respected families of this section. Thomas was the eldest son of Stephen Downey. He died at his residence in Hibbert shortly after 12 o'clock on Saturday morning, Jan. 26. He was not long sick. A week before his death it was thought the end was near, and he received, with all the fervor and piety of a practical Catholic, the most solemn rites of the Church. His brother, Father Downey of Stratford, gave him the Holy Viaticum and imparted the Plenary Indulgence in case of death. Then a change for the better followed, and all began to hope for a recovery, Doctors Campbell and Wood doing all in their power to restore his health. But the ways of God are inscrutable, for on Friday night he suddenly began to sink, and two hours later he peacefully breathed his last, while his venerable pastor, Dean Murphy, and his sorrowing relatives knelt at his bedside reciting the consoling prayers for the departing. He was thirty-six years old. He left a young wife, two children, his father and mother, brothers and sisters to mourn for him. To know him was to love him. He was always an obedient and respectful son, a kind and thoughtful brother, a true friend and a loving husband. It is hard to know whom to pity the most—his young wife and two orphans, his aged and respected parents, or his loving brothers and sisters, because all have lost one who cannot be replaced and in whom their hopes centred.

The funeral took place on Tuesday, the 29th, when a solemn Requiem Mass was sung by Very Rev. Dean Murphy, Father Kealy acting as deacon and Father Gnam as sub-deacon. Fr. Downey sat in the sanctuary. Five brothers and a cousin, Mr. J. Carlin, of Stratford, acted as pall-bearers; and Miss Katie Carlin, organist of St. Joseph's Church, Stratford, with Miss Kennedy, lent their beautiful voices to the choir.

In spite of the recent storm the attendance was very large, showing the general esteem in which deceased was held. May he rest in peace!

EDWARD J. ROACH, DUBLIN.

Once again has the stern hand of death visited this neighborhood, this time selecting for its victim Edward J., youngest son of Mr. Edward Roach of McKillop, who succumbed to the ruthless destroyer on Tuesday, Jan. 22, at the age of thirty three years. His death was the result of a cold, contracted only the day before, and was totally unexpected and intensified the blow which has fallen upon a once happy household. Possessed of an amiable disposition, thoroughly upright in all his dealings with his fellowmen, a Catholic not only in name but in practice, he felt at all times ready to meet the final summons. Deceased had been married but three years and leaves a wife and two little children to regret the loss of a kind husband and father. His aged father, two brothers and three sisters also survive him and mourn the loss of an exemplary son and loving brother. Although the day was extremely cold and the roads almost impassible, the respect and esteem in which the deceased was held was evinced by the large assemblage at the funeral, which took place on Friday morning, the remains being first conveyed to St. Columba's Church, Irishtown, where solemn Requiem Mass for the repose of his soul was intoned by the Rev. Dean Murphy, from there to the cemetery, where all that was mortal of him who was loved so well on earth was consigned to its last resting-place beside his mother, who had preceded him but a few years and whom he loved so well. The grief stricken family has the deepest sympathy of the entire community. May he rest in peace!

W. A. N.

MR. EDWARD BOWE, COBOURG.

It is with sincere regret we announce this week the death of Mr. Edward Bowe, jr., son of Mr. Edward Bowe, of Cobourg, which sad event took place at his home on Friday afternoon, Jan. 18. He was a great favorite with all who had the pleasure of his acquaintance. This young man was cut down in the bloom of life, having just reached his twenty-first year. He bore his long sufferings with Christian patience, being reconciled to the divine will of God. He received all the rites of our holy religion from his pastor, Rev. Father Murray. He was a constant reader of the RECORD and an active member of the I. C. B. U., which society, together with a number from Port Hope, attended in a body at his funeral, which took place on Sunday to St. Michael's cemetery. The bier was followed by a large concourse of sympathizing friends and acquaintances. *Requiescat in pace!*

MR. RONALD JAMES MCDONAD, BEDEQUE.

On Sunday, the 27th ult., Mr. Ronald James McDonald (eccl.), son of Angus McDonald, Esq., Bedeque, who had been ailing for some days, passed peacefully away in the Bishop's Palace, Charlottetown, aged 23 years. He was a very promising young man, and his friends looked forward to the time of his ordination. The deceased spent five years as a student in St. Dunstan's college, one year in the Grand Seminary at Montreal, and about three years in Rome. Last year his health gave way and he had to return to his native land; and for a time the change seemed to benefit him. On Monday morning two Masses were said in the Bishop's Palace. The students of St. Dunstan's college formed in procession and followed his remains to the railway station, whence they were taken to the home of his parents in Bedeque, accompanied by Bishop McDonald, Dr. Doyle and other priests. On Tuesday morning (29th ult.) the funeral procession, which was a very large one, took its way to St. Paul's Church, Summerside. The Office was beautifully sung by Rev. Dr. Doyle, and J. J. McDonald, and a Pontifical Requiem Mass was celebrated by His Lordship Bishop McDonald. Rev. Dr. Doyle was assistant priest, Rev. L. J. McDonald and Rev. D. B. Reid, acted as deacon and subdeacon respectively. Rev. J. R. A. McDonald as master of ceremonies. Rev. J. A. McDonald occupied a seat in the sanctuary. The musical part of the service was rendered in splendid style by the choir, assisted by Revs. D. J. G McDonald, J. J. McDonald and A. J. McDougald, Miss Sarah Strong presiding at the organ. After the last Gospel His Lordship Bishop McDonald spoke in high terms of the deceased, of his retiring disposition, his amiable manner, as well as the great attention which he gave to his studies, and of his success in them. The casket was then uncovered and the congregation passed up the aisle and took a look at the deceased. The services at the grave were conducted by Rev. D. J. G. McDonald, and the pall-bearers were Messrs. Peter McIntyre, Neil McDonald, Alexander Ross, John McCaul, Hubert McDonald, and Hubert McNeill. Much sorrow is felt for his parents, especially his mother, whose only son he was.

DIOCESE OF LONDON.

LEAGUE OF THE SACRED HEART.

On Friday evening, Feb. 1, the solemn reception of fifty-seven Promoters of the Holy League of the Sacred Heart took place in the cathedral. His Lordship the Bishop conducted the ceremony, assisted by Rev. Fathers Tiernan, Tobin, Valentine and McKeon. As this was the first Promoters' public reception in London, the cathedral was well filled with grateful Associates, desirous of thanking the Sacred Heart for the many signal blessings showered upon them. The candidates for admission occupied seats in the centre aisle, while His Lordship explained the League of the Sacred Heart, which association has for its immediate object to unite all hearts to the Heart of Jesus by establishing between Him and His brethren that sympathy and mutual interest from which true and solid friendship springs. It appeals to all Catholics, however little time they have for devotion, as the only positive obligation laid upon those joining is to make, at their morning prayers, an offering of their prayers, works and sufferings of the day for the intentions of the Heart of Jesus.

At the end of the Bishop's discourse the crosses were blessed and the act of consecration read, after which the candidates approached the altar rails, where they were invested with the emblem of their office and presented with their diplomas.

The imposing ceremony was terminated by Benediction of the Most Blessed Sacrament.

ANOTHER LINK ADDED TO THE APOSTLESHIP OF PRAYER.

The League of the Sacred Heart was established in Simcoe on Feb. 1, by the Rev. D. P. McMenamin, P. P. The occasion was something grand and solemn, a day never to be forgotten by the Catholics of Simcoe. Twenty-seven Promoters received their crosses and diplomas, and the ceremony was faithfully carried out and most impressive. The very large number who approached Holy Communion and joined the League was very edifying, and is another proof of the very successful efforts of Father McMenamin, our dearly beloved pastor, whose inspiring words and untiring zeal, devotedness and example have accomplished so much good in our midst. The altar of the Sacred Heart was beautifully decorated for the occasion, and with its many lights it afforded a rich spectacle that harmonized well with the canticles rendered by the choir.

We are delighted to have the League established here and proud of being admitted among those who are specially devoted to the Sacred Heart of Jesus.

All honor, then, to the Sacred Heart of our dear Lord, and may He bless our union and resolutions and crown our earnest efforts with success! ELLA MCCOY, Secretary.

Assessment System. Mutual Principle.

A PROFITABLE POLICY.

DISABLED FOR LIFE BUT INSURED AGAINST DISABILITY.

Peterborough, 16th Jan., 1895.

J. O'Donnell, Esq., Special Agent
Provincial Provident Institution,
Peterborough, Ont.

Dear Sir:—

Permit me to convey through you to the Company you represent my grateful acknowledgment of the sum of $500, which has just been handed me. Between four and five years ago I insured in the P. P. I. for $1000, half that amount being payable in case of permanent disability. Up to the present time it has cost, outside of entrance fees, less than $50 to keep the policy in good standing. For more than two years I have been a helpless cripple, unable to feed myself, and my case has been pronounced hopeless. Being a poor laborer with a family and having the misfortune to lose my oldest boy about a year ago, you can readily understand what a blessing $500, is to us at the present time. Since being disabled it has been at the cost of great hardship and personal sacrifice on the part of my wife and children that we have been able to procure the bare necessaries of life. Recently I applied for a disability claim, and the settlement made by the Company has been prompt and generous, a fact which you may be sure is thoroughly appreciated by myself and family. It was a fortunate thing for us that the agent induced me to take out a policy, and that the said policy, contained a disability clause. Thanking you and wishing the Company continued success in its beneficent work.

I remain, yours truly,
JOHN X. PUE.

Witness, BERT PUE.

The above policy was carried over four years and cost annually an average of only $10.96.

Assessment System. Mutual Principle.

A Brilliant Success.

The *Guardian*, of Boston, one of the oldest and most reliable of American Insurance journals, has the following to say with reference to the P. P. I:

"It has often been our pleasure to refer to the Provincial Provident Institution, of St. Thomas, Ontario, the strongest and most progressive of the Canadian natural-premium companies, and we hope to often make favorable mention of it in these columns again. It has an enviable reputation which is not confined within the borders of Canada it being recognized in insurance circles on both sides of the line as one of the cleanest, most ably managed, as well as one of the safest institutions in the insurance business. The Provincial Provident Institution is getting its agency forces better organized than at any previous time, and is laying its plans for a larger business in 1895 than it has yet accomplished in any single year. During the past two months it received new applications for $700,000 insurance, and during the first five days of the present month its new business amounted to over $100,000. This association now looks back upon a record of eleven years of uninterrupted success, and will show a death rate for 1894 of only seven per thousand. It has paid in claims over $400,000, and will close the year with about $13,000,000 in force. If the Provincial Provident Institution continues under its present energetic management, which has already made it a brillant success, we see no good reason why it should not in the near future become the biggest insurance company of any kind, in her Majesty's broad Dominion."

RECOMMENDATION.

Drayton, Jan. 31, 1895.

Dear Mr. Coffey—The Bible you sent me is a very nice one. The pictorial illustrations are the most copious I have ever noticed in a Bible. You expressed a desire to know whether the book is equal to my expectations, but indeed it quite surpasses them. I could not have expected to receive so fine a copy at your moderate price.

Yours very sincerely,
(REV.) D. F. KEHOE, P. P.

SUCCESSOR TO MR. ROSS.

MR. J. E. M'ELDERRY APPOINTED SECRETARY OF THE G. & O. I. & S. S.

Guelph Herald, Jan. 29.

At a meeting of the Board of Directors of the Guelph & Ontario Investment and Savings Society, held on Monday, the resignation of Mr. Wm. Ross, as secretary, was accepted, and the following resolution was unanimously passed:

"Resolved, that in consequence of ill health, Mr. Ross, our present secretary, having felt it necessary to resign the position occupied by him for the past six years, the Board in accepting the same, desire to bear testimony to his strict integrity, honesty and faithfulness in the discharge of his duties whilst managing the affairs of the company, much regret the cause which led to his resignation, and hope he will soon regain his wonted strength and vigor."

Mr. John E. McElderry sent in his resignation as a director, after which he was unanimously appointed secretary to succeed Mr. Ross. We may state that Mr. McElderry being desirous to retire from his present business, the directors considered that they could not get a more suitable person to manage the affairs of the company. He has been on the Board for some ten years, during which time he was also a member of its Executive committee, and consequently has an intimate knowledge of its business. He is well known as one of the most successful merchants in Guelph, and is respected by all classes as an upright, honest and energetic business man, and is well known both in town and country. We are satisfied that under his management the affairs of the company will be well and closely attended to, and that its success in the future will be as gratifying to all concerned as it has been in the past. Mr. McElderry will enter on his duties on Monday, the 4th Feb., but Mr. Ross will remain with the company for some time to post him in the matters of detail, and attending to some outside business.

DISSOLUTION OF PARTNERSHIP.

Guelph Herald, Jan. 30.

The acceptance by Mr. J. E. McElderry, of the management of the Guelph & Ontario Investment & Savings Society has led to his retirement from the firm of McElderry & McCrea. Notice of the dissolution of partnership appears elsewhere. The business will in future be carried on by Mr. J. A. McCrea, who, in assuming the sole proprietorship of the Noted Tea Store, brings to the conduct of the enterprise a wide experience and an intimate acquaintance with the people of Guelph. Mr. McCrea spent fifteen years travelling for wholesale houses and became thoroughly in touch with all the departments of the grocery business. He enjoys an excellent reputation as a tea blender and will make a specialty of that branch of the trade. Since entering into partnership with Mr. McElderry, Mr. McCrea has actively identified himself with the business, and the change announced to-day, while it witnesses the retirement of a highly respected business man, leaves the Noted Tea Store in capable hands, and its outlook for the future is exceedingly promising. The *Herald* wishes Mr. McCrea every success.

A CALAMITY AVERTED.

An Accident at St. Mary's with Almost Fatal Results—The Victim Suffered for Months, During Which Time He was Forced to Sit in a Chair—His Case Finally Pronounced Hopeless—How His Restoration was Brought About.

(From the St. Mary's Argus.)

How different are the feelings that take possession of one as they read the particulars of some great railway or steamship disaster where scores of lives with whom we have no acquaintance have been lost, and reading the particulars of the runaway of a span of horses attached to a carriage from which one of our acquaintances has been thrown and killed. In the former case, although the loss of life has been great, you say "Isn't it terrible?" but in a few days the affair has probably passed from mind, while in the latter instance months after you could recount the minutest particulars of the runaway. And so it is when we read the particulars of cures really remarkable, but because we are not interested in the person restored the facts are soon forgotten. But when a case can be submitted right at home, with which a large number of our readers are familiar, it will, we are sure, be of special interest and carry conviction.

Our readers will remember that over two years ago while Mr. Gideon Elliott, James street, St. Mary's, was teaming ashes he was thrown from a load and received such severe injuries to his spine that he was unable to walk or lie down in bed. He suffered great pain in his back. For long months he lived night and day in a chair, not able to do the slightest thing to help himself. And with no prospect of help before him he began to feel that life was a burden and he had no desire to live. Two physicians attended him, but after exhausting their powers Mr. Elliott was told that "if he had anything he wanted settled he had better attend to it at one," the last doctor telling him he could not be cured. To an *Argus* representative Mr. Elliott gave the above facts, and said that after having suffered a great deal of pain, and notwithstanding he was told he was incurable, he determined to try the Pink Pill treatment, and purchased a dozen boxes of the renowned Dr. Williams' Pink Pills for Pale People. Inside of three weeks he began to feel the effects of the pills and now most emphatically declares that they have made him as well as he is to day. When he started taking them he was not able to help himself in any way, but during the past fall he took up the potatoes in his garden, and can now do all the chores around his house. This is a wonderful change in a man who spent months in a chair unable to help himself or even to lie down and who was told by physicians that his case was hopeless, and it is another trophy added to the many victories of Dr. Williams' Pink Pills over disease.

Dr. Williams' Pink Pills contain all the elements necessary to give new life and richness to the blood and restore shattered nerves. They are an unfailing specific for such diseases as locomoter ataxia, partial paralysis, St. Vitus dance, sciatica, neuralgia, rheumatism, nervous headache, the after effects of la grippe, palpitation of the heart, nervous prostration, all diseases depending upon vitiated humors in the blood, such as scrofula, chronic erysipelas, etc. They build up the blood and restore the glow of health to pale and sallow cheeks. In men they effect a radical cure in all cases arising from mental worry, overwork, or excesses of whatever nature.

Dr. Williams' Pink Pills are manufactured by the Dr. Williams' Medicine Company, Brockville, Ont., and Schenectady, N. Y., and are sold only in boxes bearing their trade mark and wrapper printed in red ink, at 50 cents a box, or six boxes for $2.50, and may be had of all druggists, or direct by mail from Dr. Williams' Medicine Company from either address.

MARKET REPORTS.

London, Feb. 7.—Wheat, 57 to 60c per bush. Oats, 29 to 30½c per bush. Peas, 54 to 57c per bush. Barley 36 to 43c per bush. Rye, 50 to 55c to 53c per bushel. Beef had no improvement from $4 to $6 per cwt. Lamb 7 to 7½c a pound. Veal 5c a pound wholesale. Dressed hogs $4.75 to $5.25 per cwt. Butter 18c a pound for best roll by the basket. Fresh eggs 20 to 21 a doz. Potatoes 55 to 65c a bag. Apples $1.50 to $1 75 per barrell, and 65 to 90c a bag. Hay $8 to $9 a ton.

TORONTO.

Toronto, Feb. 7.—Market quiet. Wheat—Two cars of red, high west freights, reported sold at 56; red winter, C. P. R. west, quoted at 59 to 63c; spring on Midland offers at 63c; No. 1 hard held North Bay and grinding in transit via Sarnia at 83c, and west at 77½c. Flour—Straight roller reported offered at under $2.60. Toronto freights. Peas—Car lots of No. 2 bought west at 53c, and same bid east. Oats—Car lots of white sold east at 31c, and west at 28½c bid and 29c asked; car lots on C. P. R. in demand at 29c; on track here from 32 to 32½c asked for white. Barley—Car lots of heavy No. 2 wanted outside at 44½c; No. 1 outside, quoted at 45c to 46c, latter for extra heavy feed in good demand at 40 to 41c outside.

Montreal, Feb. 7.—The grain market on spot was dull. In oats the feeling was easier and prices are lower at 36 to 36½c: peas, per 66 lbs. in store, 68 to 70c; No. 2 oats, per 34 lbs. 36½ to 36¾c; barley, feed, 47 to 48c; barley, malting, 50 to 53c; rye, 48 to 51c; buckwheat, per 48 lbs. 44 to 45c. Flour—Winter wheat, $3.60 to $3.75; spring wheat patents, $3.75 to $3.90; straight roller, $2.85 to $3; extra, $2.65 to $2.70; superfine, $2.50 to $2.60; Manitoba strong bakers, $3.75. Bran, $15 to $15.50; shorts, $17; moullie, $20 to $22. Oatmeal—Standard, bbls, $3.70 to $3.75; granulated, bbls, $3.80 to $3.85; rolled oats, bbl, $3.90 to $3 95. Provisions—Canadian short cut, heavy, $14.50 to $15 50; do. light, $14 to $15; hams, city cured, per lb. 9 to 11½c; lard, Canadian, in pails, 9½ to 10½c; bacon, per lb. 9 to 11½; lard, compound, refined, per lb. 7 to 8c. Butter—Fresh winter creamery 20 to 22c; held stock, 15 to 16c; townships dairy, 18c. Western rolls 14 to 15c; western tub dairy, 12 to 13c. Eggs, fresh, 18 to 20c; Montreal limed at 12 to 13c, and western at 10 to 11c per dozen. Turkeys sold at 8 to 9c, chickens at 7 to 8c, geese at 6½ to 7c, and ducks at 8 to 9c per lb. Dressed hogs $5.25 for cars lots and $5.35 to $5.50 per 100 lbs for small lots.

EAST BUFFALO.

East Buffalo, Feb. 7.—Cattle—Receipts, 25 head; market steady for good handy stock; slow for others, with no very choice here.

Hogs—Sales, Yorkers, good to choice, $4.20 to $4.25, mostly $4.20; good mediums, $4.25 to $4.30, mostly $4.30; choice heavy, $4.35 to $4.40; roughs, $3.50 to $3.75; smooth lots, $3.90; stags, $3 to $3.25.

Sheep and Lambs.—Sales, best lambs, $5.25 to $5.50; good to choice, $4.75 to $5.10; common to fair, $4 to $4.65; culls, $2.75 to $3.75; extra mixed sheep, $3.75 to $4.15; fair to good, $3 to $3 60; culls and common, $1.75 to $2.75; export wethers, $4.25 to $4 50; export ewes, $3.75 to $4.25.

Latest Live Stock Markets.

TORONTO.

Feb. 7.—Butchers' Cattle.—The quality of the run to day was fair. Sales were made all the way from 2¼ to 3¼c.

Stockers.—Light feeders are quoted at 2½ to 2¾c, and choice at 3c.

Export Cattle.—The run to-day was from 3 to 3¼c. for bulls and 3¾ to 4c for thick steers of from 1,300 to 1,400 lbs.

Sheep and Lambs—Export sheep were in moderate demand at 3¼c for mixed lots weighed off car; 3½c for straight fat ewes and wethers, and 2¾c for rams. Butchers' sheep are in moderate enquiry at $3 to $3.50 a head.

Hogs—Quotations were: Long lean hogs of 160 to 220 lbs weighed off car, $4.25; thick fats, $4.10; light fats, $4 to $4.10; stores, $3.75 to $4; sows, $3.50; stags, $2.75.

Calves.—Good average veals of 135 to 140 lbs. are quoted at $5 to $5 50 each.

Milch Cows and Springers.—All sold at prices ranging from $25 to $40.

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Sydney, C. B. C. I. LAGUE.

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Branch No. 4, London.

Meets on the 2nd and 4th Thursday of every month, at 8 o'clock, at their hall, Albion Block Richmond Street. G. Barry, Pres., P. F. BOYLE, Recording Secretary.