

trip over the Park Electric Railway. When the excursion party is not less than 100 persons, a rate of one fare for the round trip can be obtained; also one rate to intervening points and return, by communicating in advance with the manager, Mr. Ross MacKenzie. Parties should be ticketed before arrival at the Falls to save expense and confusion on reaching there. Parties having tickets over the road can stop off at any of the points of interest, and resume their trip by the next car. From their seats on the cars, as they pass pleasantly along, the passengers will have unfolded to their view a panorama of scenery which we dare not attempt to describe. Everything that is beautiful and grand along the river for fourteen miles, may be seen to the greatest advantage. The mighty cataracts, the Rapids, the magnificent bridges spanning the river, the mysterious whirlpool, and finally Brock's monument and the enchanting stretch of scenery from Queenston Heights to Lake Ontario, is certainly superior to any scenery on the continent: and well worthy a visit from every person possessed of the slightest appreciation of the beautiful and grand in nature. But apart from the scenic attractions of the trip, visitors will experience the invigorating influence of the refreshing breeze along the route. Very many of our people get away from home but once during the season; and but few are in such circumstances that they cannot spare an extra dollar for such an occasion. We certainly feel convinced that those who spend even one day properly at the Falls will feel its beneficial influence, both mentally and physically, for the remainder of the season.

WIVES AND LIFE INSURANCE.

Chief Justice Armour lately rendered a decision in re Grant, which will be of interest to the fathers of families and those who have to do with life insurance. It construes the amendments to the act securing to wives and children benefit of life insurance by virtue of which a man may declare by an instrument in writing an insurance policy to be for the benefit of his wife and children, and such policy shall be deemed a trust and shall not be under the control of the husband or creditors. The act and amendment provide that he may by instrument in writing alter and vary the apportionment as between wife and children. Chief Justice Armour's decision makes a distinction between the words "instrument in writing" and "will" in the amendments to sec. 6 of Rev. Statutes of Ontario 186, and holds in effect that a man who has duly declared a life insurance policy to be for the benefit of his wife alone cannot by his will deprive the wife of the benefit and transfer it to his children. He

can, however, do so during his life by an instrument in writing attached to or endorsed or identifying the policy by its number, transfer the benefit from the wife alone to the children alone or vice versa, or vary the apportionment the wife and children are to receive. In the case referred to, the wife who is the widow of George R. Grant, a commercial traveller, did not claim the whole of the insurance money, but a share in it along with the children. The chief Justice, however, went further and decided that she was entitled to the whole of the money, as her husband could not by will substitute the children for his wife as beneficiaries after having first declared the policy to be for the wife's sole benefit. R. S. O. Cap 186, Sec. 6, as amended by 51 Vic. Ch. 22, Sec. 3, and 58 Vic. Ch. 39, Sec. 6, construed—*Evening Advertiser*.

AN APPEAL.

To the Members of the Catholic Mutual Benefit Association of Canada:

BROTHERS — Branch No. 108, Quebec, deems it a duty to appeal to the branches of the Association on behalf of Brother William Kerrigan, who has been visited with a series of trials and afflictions during the last six months.

Early in the autumn of 1894 he noticed sad but certain signs of mental weakness in his dear wife, who, notwithstanding all the love and care lavished on her by those nearest and dearest to her, finally succumbed to the dread malady of insanity, and had to be removed to the Beauport Lunatic Asylum.

Brother Kerrigan, from the time of his initiation as a member of our branch, was always a steadfast and constant attendant at its meetings, but some two months ago he was reported sick. Our Branch Relief Committee at once repaired to his home, where they found him suffering from insomnia.

The long strain of day and night fatigue and watches had told upon his physical and mental powers, and it was painfully evident that if no change for the better took place he would soon have to follow his wife.

The Relief Committee reported the sad scene they had witnessed on entering the house, and assistance was promptly rendered.

Brother Kerrigan's state gradually grew worse, and to-day he is confined in the same institution as his spouse. His family consists of five children, four girls and one little boy seven years old, and they are in a destitute condition.

Brothers, we hope that your branch will not overlook this appeal without sympathizing with this hard afflicted brother and his family of small children by contributing towards their support and God will bless our Association for such acts of charity.

All contributions to be forwarded to Patrick Kirwin, Recording Secretary of Branch 108, C. M. B. A., No. 60 Julia street, Quebec, and will be duly acknowledged and a full account of all receipts will be published in THE CANADIAN, the official organ published in London, Ont., by our Grand Secretary, S. R. Brown, and whatever is received will be placed in the hands of a committee of the branch, to be used for the care and support of Bro. Kerrigan's family.

We remain, yours fraternally,
 J. J. TIMMONS, President.
 P. KIRWIN, Rec. Secretary.
 T. V. SCULLY, Fin. Secretary.
 Approved by Rev. M. J. Maloney, C. S. R., Spiritual Adviser.
 Quebec, May 10, 1895.

OFFICE OF GRAND PRESIDENT, C. M. B. A. }
 Brockville, Ont., May 22, 1895. }
 Patrick Kirwin, Esq., Rec. Sec. Branch }
 108, C. M. B. A., Quebec.

DEAR SIR AND BRO.—It gives me great satisfaction to be able to notify you that your appeal on behalf of the family of our sadly-afflicted brother, Wm. Kerrigan, meets with the unanimous and cordial approval of the Board of Trustees. We consider it the most deserving case that has yet come under our notice, and trust the response to your call may be both prompt and generous.

Yours fraternally,
 O. K. FRASER, Grand Pres.

To the Editor of THE CANADIAN:

DEAR SIR AND BROTHER — At a general meeting of St. Patrick's Branch, No. 108, held on the 15th ultimo, I was instructed to forward to you for publication the names of the different branches, their numbers, location and amount of contribution that have up to date responded to the appeal issued on behalf of our sadly-afflicted brother, William Kerrigan's, little children.

I was further directed to respectfully request you to convey through the columns of our valuable official organ the very warm and sincere thanks of this branch to the members of the various branches that so promptly and generously came to the relief of the destitute ones. Such speedy and genuine acts of charity must call down the blessing of God on these branches individually and collectively.

I will forward to you from time to time the names and donations of branches to this deserving and sad case.

Yours fraternally,
 PATRICK KIRWIN, Rec. Sec.
 Quebec, June 13, 1895.

Quebec, June 13, 1895.

Contributions received up to date in response to the Kerrigan appeal by Branch 108 from the following branches:

Branch 19, Ingersoll, Ont.	\$ 2 00
44, Arnprior, Ont.	5 00
140, Montreal, Que.	3 00
157, Sturgeon Falls, Ont.	2 00
92, Teeswater, Ont.	2 00
133, St. John West, N. B.	3 00
145, Toronto, Ont.	2 50
167, Dorchester, N. B.	3 00
153, St. Vincent de Paul, Que.	2 00
151, Brechin, Ont.	2 00
235, Ridgeway, Ont.	1 00
180, Yarmouth, N.S.	3 00
58, Ottawa Ont.	5 00
2, St. Thomas, Ont.	2 00
51, Eganville, Ont.	3 00
118, Sherbrooke, Que.	10 00
131, St. John, N. B.	25 00

\$76 10
 P. KIRWIN, Rec. Sec.

Address by Grand Deputy O'Keefe.

On Tuesday night, the 21st ult., after the regular routine business of St. Paul's Branch, No. 215, Sursumside, P. E. I., was gone through, Grand Deputy P. J. O'Keefe gave a stirring address on C. M. B. A. work, dwelling principally on the fraternal benefits to be derived from joining it, great aid to members travelling, and the great work the Association was doing for the wives, children, parents, etc., of deceased members. He also complimented the members on their fine hall, their good attendance, and said, in closing, that Branch 215, if it continued to improve in the future as it had since he organized it on Oct. 27, 1893, would be the banner branch of the province. Remarks were also made by Bros. Jos. F. Arsenault and Blanchard, of Egmont Bay branch. J. B. STRONG, Rec. Sec.

Letter from Bro. Macdonell, Secretary Catholic Register Pub. Co., Toronto.

MR. S. R. BROWN,
 Editor THE CANADIAN,
 London, Ont.

MY DEAR MR. BROWN—I have read with great interest the first numbers of THE CANADIAN. There are its maiden issues in point of fact, but in reality the C. M. B. A. official organ, under your management and guided by your experienced pen, is already no mean paper in the

hands of Catholics and members of the Association to which you and I happily belong. The necessity of such an organ has been undoubtedly long felt, and brought into existence by a strong and growing purpose, for the good and advancement of this the largest Catholic society in Canada. I have no fear of the success of its mission, which, as years advance and our interests become larger by increased membership, its voice will be one which can speak without fear for the well-being of tens of thousands of honorable Catholic Canadians.

Fraternally yours,
 J. D. MACDONELL,
 Br. 111, Toronto.

**Initiations in May, 1895.
 Initiations du Mois de Mai, 1895.**

Br.	Initiated	6 members.
32.....Halifax, N. S.....	6	"
28.....Ottawa, Ont.....	4	"
127.....Windsor Mills, Que.	4	"
178.....Memramcook, N. B.	4	"
21.....St. Clements, Ont....	3	"
160.....Halifax, N. S.....	3	"
162.....Moncton, N. B.....	3	"
24.....Halifax, N. S.....	3	"
8.....Chatham, Ont.....	2	"
26.....Montreal, Que.....	2	"
56.....Hamilton, Ont.....	2	"
77.....Lindsay, Ont.....	2	"
93.....Renfrew, Ont.....	2	"
101.....Trois-Rivières, Que.	2	"
121.....Sudbury, Ont.....	2	"
134.....St. John, N.B.....	2	"
146.....Drummondville, Q.	2	"
168.....Amherst, N. S.....	2	"
180.....Yarmouth, N. S.....	2	"
187.....Sturgeon Falls, Ont.	2	"
201.....Alexandria, Ont.....	2	"
204.....Parrsboro, N. S.....	2	"
213.....St. Ours, Que.....	2	"
235.....Quebec, Que.....	2	"
243.....Egmont Bay, P.E.I.	2	"
4.....London, Ont.....	1	"
5.....Brantford, Ont.....	1	"
14.....Galt, Ont.....	1	"
15.....Toronto, Ont.....	1	"
23.....Seaford, Ont.....	1	"
29.....Ottawa, Ont.....	1	"
34.....Almonte, Ont.....	1	"
37.....Hamilton, Ont.....	1	"
47.....Arthur, Ont.....	1	"
49.....Toronto, Ont.....	1	"
75.....Penetanguisheno, O.	1	"
96.....Lévis, Que.....	1	"
97.....Quebec, Que.....	1	"
99.....Westport, Ont. (Ap.)	1	"
100.....Baden, Ont.....	1	"
113.....Waterloo, Que.....	1	"
133.....St. John, N. B.....	1	"
135.....St. Hyacinthe, Que.	1	"
157.....Fletcher, Ont.....	1	"
166.....Rock Island, Que...	1	"
173.....Belle River, Ont.....	1	"
181.....Fairville, N. B.....	1	"
202.....Chatham, N. B.....	1	"
207.....Montreal, Que.....	1	"
209.....Louisville, Que.....	1	"
211.....Rat Portage, Ont.....	1	"
214.....Albion, P. E. I.....	1	"
215.....Summerside, P.E.I.	1	"
216.....Charlottetown, P.E.I.	1	"
217.....L'Assomption, Que.	1	"
218.....Sorel, Que.....	1	"
223.....Springhill, N. S.....	1	"
233.....Plantagenet, Ont.....	1	"
237.....Buctouche, N. B.....	1	"
245.....Kemptville, Ont.....	1	"
248.....New Glasgow, N. S.	1	"
249.....Joggins Mines, N. S.	14	"

Total.....114
 N. B.—The initiations in the last branch are charter members.

Les initiations de la dernière succursale sont des membres fondateurs.

Carmelitis Review.

The C. M. B. A. of Canada have now an official organ published in London, Ont. THE CANADIAN, the first number of which appeared last March, is a monthly, well edited and printed in English and French. We hope that it will serve to make this truly Catholic society known in every parish of the Dominion. It only needs to be known to become popular. Our Bishops and priests are anxious to see this society thrive.