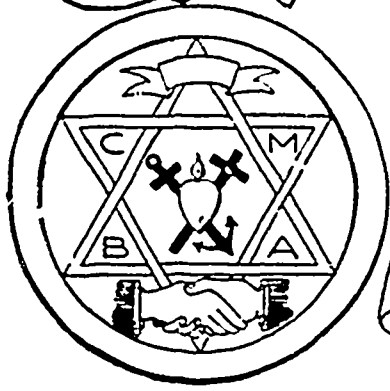


The CANADIAN



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ASSESSMENT SYSTEM.

NOTES

Join the C M B A. the best Association for Catholic husbands and fathers.

Protect your family by procuring membership in the C M B A. Do not put this off any longer.

"The evil that men do lives after them; The good is oft interred with their bones."

This applies very aptly to the man who dies without life insurance. Prevent it being said of you by procuring membership in the C M B A.

Brother John Morrissey, of Branch No. 177, Newcastle, N. B., has been appointed by Grand President Hon. M. F. Hackett, a Grand Deputy for Northumberland county instead of Mr. W. T. Connors, deceased.

We expect a branch of the C M B A. will be instituted in each of the following places shortly: Saint Ste. Marie, Ont.; B. Rivers Cove, N. S.; Huntley, Ont.; Grace Bay, N. S., and Oakville, Ont.

We are pleased to note that Brother Joseph F. Arsenault, Recording Secretary of Branch No. 213 was a successful candidate in the provincial election in Prince Edward Island, being elected a member of the Local Legislature.

No Branch of the C. M. B. A. should allow any month to pass without increasing its membership. We must have new members if we desire to keep down assessments. Every member should act as an agent to bring in new members.

The per capita tax for the quarter ending June 30, 1897, is overdue. Officers of branches in arrears are requested to read section 69 of our constitution. This tax is to be paid out of the General Fund of the Branch, and any branch neglecting to pay, may, when thirty days in default, be suspended.

Catholic men cannot give any good reason for joining other insurance associations unless they are already members of the C M B A. Join the C M B A first; then, if you require more insurance and can afford it, you could apply for membership in other societies sanctioned by the Church.

Narrow-minded and uncultivated persons can easily find fault, and can usually mingle some degree of truth with their harsh conclusions. They judge rigidly and blame severely, not because they are wise, accurate or discerning, but rather because they are deficient in some of those qualities. — Exchange.

There is no logical loophole of escape for the procrastinating Catholic father or husband, who always wants to put off the "next month" or "next year" his application for membership in the C M B A. NOW is the time to make application. In another column you will find the story of what happened, and what it will cost you.

The supervising medical examiners fees may be levied by Branch Treasurers to the Grand Secretary quarterly, the same as the per capita tax. Branch Treasurers shall be held liable for the supervising fee whether the applicant has been approved or rejected; hence branches should collect this fee from the applicant at the time the application paper is being filed. See section 147 and 170 of Constitution.

An indication of the general opinion of the risks of a trip to the Klondike is found in the action of some of the life insurance companies in refusing risks on the lives of those who intend to go north to seek their fortunes. Mayor Maybury, who is interested in the Standard Life & Accident Insurance Co., says he has received many telephone messages asking whether his company will take risks on the lives of those going to the Alaskan gold fields. The mayor says the risks have been invariably refused. — Detroit Free Press.

The Constitution promulgated by Grand President Hon. M. F. Hackett, to take effect from and after the 1st day of March, 1897, is the only valid Constitution of the C M B A of Canada, and every branch president should see that a copy of said Constitution is given to each member of his branch. This is necessary in order to enable members to understand our regulations, and to comply with the Insurance Act regarding notices of assessments, etc. Each member of the C M B A must be given a copy of the C M B A Constitution, and we depend upon branch officers to have this done.

It is Bread Money.

"I would advise mothers of families to so importune their husbands that life insurance would be the only condition of doing in peace. 'Oh! but it costs so much.' This is an excuse that springs from selfishness. It does not cost less to live for a year than to benefit children. What is twenty dollars a year to a man who spends double that amount to gratify his whims? It is only those who are interested at the expense have more money to squander than the striver than to insure. Life insurance money is bread money, and no man who needlessly wastes it to his family is unworthy to have a family. — Rev. Father Harrison.

Can't Afford to Pay.

"I can't afford to pay the assessments on a certificate. I have my hands full trying to pay off the mortgage on my farm," was the excuse made when the editor of The Woodman asked him to become a member of the order. "Is your wife a better business manager than you are?" we asked. "Why, no, of course not," he replied. "She doesn't know a thing about business. She has her hands full caring for the family of growing boys. But why did you ask such a question?" "Oh, I was just wondering if your wife might not find her hands more full trying to pay off that mortgage if you should happen to die tomorrow." "I saw the force of that remark," he replied after a moment's silence. "I guess you may take my name in to night if you will." And there are others just like him. Careless because they have no thought of

dying, as yet. But how do you not today and be dead tomorrow — Modern Woodman.

THE GREAT PROBLEM.

The great problem in fraternal work is how to get the members out to the meetings and to take an interest in the work. There are always a few on whom the burden of carrying on an organization falls, and very often, while they work for its best interests honestly and faithfully, they get no credit for their accomplishments, but rather are treated as "ring" or a "clique" by the way at home, who only come out to kick when something in the interests of the Court calling for an additional outlay of two or three cents per member per month is proposed.

It is a problem for which no complete solution has ever been found, and it is doubtless that every fraternal organization will continue to be troubled and probably to grow smaller, when the — Fraternity Magazine.

The Fraternity Societies.

There is a strong tendency among the Fraternity Societies to degenerate into mere clubs in the which members are happy to prosper with. Too many of them are run by men who desire to have a fraternal protection, and who are ever on the side of the poor man. Considering all the backbiting which has been urged against the system, the fact still remains that it is a system of mutual aid among the poor laboring men of the land. It is doing more good to more people who stand in greater need of that good than of any other system which has been devised to soften the asperities of life. The combined philanthropies of the nation do not equal in magnitude the work encompassed through this form of co-operation. Millions of dollars are disbursed annually in this direction, and, as this comes at the time when the money is most needed, its value can hardly be estimated from a financial point of view. It follows, therefore, that those who decry such a system are either ignorant of its workings or are not actuated by motives which are based on a desire to do the greatest good to the greatest number. — Monitor.

Be as good to people as you can be; you pass this way only once. — Aikman Globe.