

now complete financial separation from the United States. In Canada the Grand Council is the governing body and is termed the Association, incorporated for the following purposes and objects:

(a) To unite fraternally all persons entitled to membership under the constitution and laws of the Association; and the word "laws" when hereinafter used shall include general laws and by-laws.

(b) To improve the social, intellectual and moral condition of the members of the Association, and to educate them in integrity, sobriety and frugality.

(c) To establish, manage and disburse a mutual benefit and reserve fund from which, within sixty days after the receipt at the office of the Secretary of the Association of satisfactory evidence of the death of a member of the Association who has complied with its lawful requirements, a sum not exceeding two thousand dollars shall be paid by the Association to the widow, orphans, dependents or other beneficiary whom the deceased member has designated, or to the legal representatives of such deceased member.

In each Province in which the Association transacts business it appoints an agent under a power of attorney bearing the seal of the Association and signed by the President and Secretary, to receive service of process in all suits and proceedings against the Association in the Province in which said agent resides.

Applicants for membership should be practical Catholics not under 18 years of age nor over 50 at date of initiation; must pass a medical examination, be approved by the Supervising Medical Examiner, the Board of Trustees, and elected by ballot of the Branch to which application is made before they can be admitted to membership.

Three grades of policies are issued, viz., a \$2,000, a \$1,000 and \$500.

As a measure toward the perpetuation of the Association, and for the protection of its members from the effects of epidemics or heavy death rate, when assessments might be more numerous than members would be able to pay, a Reserve Fund has been established, surrounded by the safest and most reliable safeguards for its protection. It is accumulated by setting apart five per cent. of each assessment collected. It will from time to time be invested in the safest of interest-bearing securities, and neither principal nor interest can be drawn upon until more than twenty-four assessments would be necessary to be levied on the membership of the Association in any one year; or, until said fund shall have reached the sum of \$125,000, which is the limit under the present law of the Grand Council of the C. M. B. A. of Canada.

This fund at present amounts to about \$40,000, and was only established on 1st July, 1887.

Since organization the Association has had 394 deaths in its ranks, and has paid \$723,000 to the heirs of deceased members in Canada. Who can calculate the great help the receipt of this money has been to widows and orphans, at a time too when most needed?

The beneficiary on the death of a member is paid promptly within the time fixed by the Constitution to the person or persons legally entitled to the same, and is exempt from execution or liability for the debts of a deceased member.

The Grand Council of the C. M. B. A. of Canada has organized 237 Branches, with a membership at present of about 10,000. The officers for the ensuing term are:

Grand Spiritual Adviser—Archbishop Walsh, Toronto, Ont.
Grand Chancellor—John A. MacCabe, L.L.D., Ottawa, Ont.
Grand President—O. K. Frazer, Brockville, Ont.
Grand First Vice-President—M. F. Hackett, Stanstead, Que.
Grand Second Vice-President—S. H. Bourque, M.D., Montreal, N. B.
Grand Secretary—S. R. Brown, London, Ont.
Grand Treasurer—W. J. McKee, Windsor, Ont.
Grand Marshal—P. J. Montreuil, Lewis, Que.
Grand Guard—J. J. Weinert, Neustadt, Ont.
Grand Board of Trustees—Rev. M. J. Tierman, London, Ont.; P. J. O'Keefe, St. John, N. B.; J. J. Behan, Kingston, Ont.; P. J. Rooney, Toronto, Ont.; W. P. Killackey, Chatham, Ont.
Grand Committee on Laws and their Supervision—T. P. Coffey, Guelph, Ont.; Charles P. Rouleau, J.S.C., Calgary, N.W.T.; John S. Carleton, St. John, N. B.
Grand Committee on Finance and Disbursements—John Ronan, Hamilton, Ont.; Geo. W. Cooke, Amherst, N.S.; Charles D. Hebert, Three Rivers, Que.
Supervising Medical Examiner—E. Ryan, M.D., Kingston, Ont.
Solicitor—F. R. Latchford, Ottawa, Ont.
Assistant Secretary—J. E. H. Howison, Montreal, Que.

BRANCHES.

No.	LOCATION.	MEETING NIGHTS.	WHERE HELD.
1	Windsor, O.	Thursday	Opera House Block
2	St. Thomas, O.		Jos Duffy, sec
3	Amherstburg, O. 1st and 3d Frid.		C. M. B. A. Hall (Parish hall)
4	London, O.		Martin O'Meara, sec
5	Brantford, O.	2d and 4th Mon	St. Basil's school
6	Strathroy, O.	1st Tuesday	At Parsonage
7	Sarnia, O.	Twice a month	Rented hall
8	Chatham, O.	1st and 4th Tues.	Separate school
9	Kingston, O.	1st and 3d Wed.	Cor. King and Market sq
10	St. Catharines, O.	Every alt. Thur.	Hall over 30-38 St. Paul st
11	Dundas, O.	1st and 3d Tues.	Laing's Block
12	Berlin, O.	2d and 4th Mon.	D. Bus Hall
13	Stratford, O.		Jas. O'Connor, sec
14	Galt, O.	1st and 3d Mon	St. Mary's Hall
15	Toronto, O.	2d and 4th Mon	Beacon Hall (cor Yonge and Gerrard)
16	Prescott, O.		A. K. O'Neil, sec
17	Paris, O.		Wm M. Lavioie sec
18	Niagara Falls, O.	1st and 4th Tues.	Owen Hall
19	Ingersoll, O.	1st and 3d Mon	Thames st Hall, C. M. B. A.
20	Malden, O.	1st and 3d Satur.	C. M. B. A. Hall
21	St. Clements, O.	1st and 3d Wed.	Wattell's Hall
22	Wallaceburg, O.	2d and 4th Thur.	Wallaceburg Hall
23	Seaford, O.	1st and 3d Mon	Jordan's Hall
24	Thorold, O.	1st and 4th Tues	Masonic Building
25	Clayton, O.		Jno A. Murphy sec
26	Montreal, Q.	2nd and 4th Mon	Kerr Block, Glenora Bldg
27	Petrolia, O.	1st and 3d Tues	Kerr Block, Petrolia st
28	Ottawa, O.	1st and 3d Wed	Lycium Hall
29	Ottawa, O.	1st and 3d Frid	1st and 3d Frid
30	Peterborough, O.	2d and 4th Tues	Catholic Association Hall
31	Guelph, O.	2d and 4th Mon	K. of L. Hall
32	Lucknow, O.		M. Corrigan sec
33	Morrisburg, O.	1st and 3d Tues	McDonald Hall
34	Almonte, O.	1st and 3d Tues	McDonald Hall
35	Goderich, O.	1st and 3d Tues	McDonald Hall
36	Port Lambton, O.		Michael O'Leary, sec
37	Hamilton, O.	1st and 3d Thur	Victoria Hall
38	Cornwall, O.	1st and 3d Tues	McGee's Hall
39	Neustadt, O.	3rd Wednesday	Hall of Br. 39
40	New Hamburg, O.		F. J. Hartman, sec
41	Montreal, Q.	2d and 4th Wed	St. Anne's Hall
42	Woodstock, O.		Rev. M. J. Brady, sec
43	Brockville, O.	1st and 3d Tues	Cornstock Block
44	Arnprior, O.	1st and 3d Mon	Galvin's Hall
45	Tecumseh, O.		Paul Maraud, sec
46	Walkerton, O.	4th Wednesday	O'Malley's Hall
47	Arthur, O.	2d and 4th Thur	Separate School Hall
48	New Germany, O.	1st Monday	Chas. Hultor's Hall
49	Toronto, O.	2d and 4th Frid	Cameron Hall
50	Montreal, Q.	1st and 3d Wed	329 St. Antoine st
51	Barrie, O.	2d and 4th Mon	Branch Hall (Dunlop st)
52	Winnipeg, Man.	1st and 3d Tues	Immaculate Conception School
53	Mt. Forest, O.		J. H. Corrigan, sec
54	Montreal, Q.	1st and 3d Wed	Notre Dame and De Salaberry sts