IN GRANBY, QUE.

On Sunday evening, December 10.h. 1899, Branch 129 held a most succe tul public meeting. The Grand President, the Hon. M. F. Hackett, and the Provincial Organizer, Brother J. E. H. Howlson, were present and addressed & large and very attentive audience.

Brother Howison was the first speaker in French. He had accepted with pleasure to come and speak of the C. M B A to the people of Granby. The twenty three years of existence of the Association proved a constant and steady progress, and now the C. M B. A. was protecting hundreds of families from the North West Territories inclusively down to the Atlantic Osean. As an insurance brotherhood, its principles were sound and its rates just, giving insurance at cost, trom year to year. The Association was collecting only what was required, but at the same time had wisely made provision to collect a sum sufficient for all time to come, and thus could never tail to fulfit its obligation towards each and every member. It was in corporated in the Dominion by a special act of the Federal parliament, and the Government was controlling its operations through the Superinten dent of Insurance, who once a year makes a thorough investigation at the Grand Secretary's office. The C M. B A was also accumulating a reserve, although not required by law. That was a protection for the members against any emergency, and to per petuate the Association. The C M. B A. had distributed up to the present time nearly \$2 000 000 to the widows and orphans of its deceased members. and this large sum which represented the death claims of the Association had all been paid withou: any litigation. Where was the regular life insurance company, or the fraternal association, which had done better.

Besides helping the widows and orphans, the C. M. B. A, as a truly Catholic association, was also uniting its members in the bonds of the noblest and most durable fraternity, the christian Catholic brotherhood, making no distinction as to their nationality or condition in life, excepting that they practice the faith of their fathers, the Catholic faith.

The C. M. B. A. was again a powerful factor against improvidence, and it was a sweet consolation for the husband and the father who at their death could depend on it for the future welfare of their family. The importance of providing for the future needed no comments. Now-a-days, no one had any right, so to speak, to die and leave a wife and small children in charge of relatives, friends, or the public It was a duty then for every father to provide for those dependent on him in case of a prematured death. It was a filial duty for the young men to endeavor to leave, in case of death, something to their parents who brought them up and in return were entitled to some help. It was also a duty for those enjoying health to encourage good things even at a sacrifice. Who would care or could denv the excellence of the C. M. B. A? Every one could fulfil this duty to the satisfaction of his conscience by becoming members of the Association. A great mistake to be avoided and which was made by many of those who were invited to membership was to defer the matter. They were never ready, or thinking they could been living, or, at least, if always wait a little longer. The sad me something to live with ! always wait a little longer. consequence was that they were wait- ...

SUCCESSFUL PUBLIC MEETING ing too long and almost invariably were always too late to join

Brother Howison gave an illustra tion of the case by reporting a very pathetic example. The bread-winner had left his home in the morning, happy to be able to earn another day's salars and comfort for his family Suddenly he met with an accident and was carried away in the ambulance to the hospital the his arrival the doctor examined his wounds, pronounced them to be mortal and hastened to summon the priest Realizing his precarious condition the poor man was thinking of what might become of his wife and his children after his death, and he regretted deeply his negligence in not joining a good association such as the C. M. B. A. But it was too late Death had come and his family was lest unprovided for Then commenced for the widow and her young orphans a life of sorrow and misery. The family was dispersed. The boys were soon placed into a manufactory working therein the whole day long for a salary hardly sufficient to pay for the most modest boarding. The eldest girl, to whom plane and embroidery work were perhaps taught in prosperous times, had also to work to endeavor to earn her living The young ones, and the baby, too, had also to depart, for their widowed mother had also to work for her own living. The poor mother got the worst, though Every day she had to go out washing here and ironing there and every evening when she came back to her empty room she figured the cost for the piece of bread and meat needed for her subsistance and, full of Joy, was finding the means of putting half of her small earnings in reserve, for her little children, later on, when she would be able to go and see them.

That was no invention. It happened almost every day in the families be-reaved by the sudden call of the bread winner. Read the papers, inquire from the thousands of young people, girls and boys, working in the manufactories, hotels, restaurants and boarding houses and all or almost all of them will tell you that they enjoyed a prosperous and happy life when the family was together, but suddenly the father was called away, and as this brave father had never thought to provide for his family after his death, misery was their lot. All of you who may yet hesitate to become members of a good mutual benefit association. are invited to visit the hospitals, asylum and even gaols. At the hospi see this young girl. She coughing terribly, she spits blood. Get nearer her bed, be not afraid. Her eyes are still brilliant, and they looked at you with kindness ; her lips are still smiling peaceably. She will soon die. Ask her the cause of her awful state. She will tell her story without hesitation; for she suffered too much and does not want to die without letting her neighbors profit by the cruel teaching of her miserable lite.

I lost my father when I was young. As he had left us pounilous, my mother had to separate from her children, and I took engagements where I could find any. One day I was deceived, and soon misery, shame, discouragement and despair made me fall lower and lower until the day I was brought in this hospital, where they took pity on me and procured me the happiness of preparing myself to die as a christian Ah! if my father ha: been living, or, at least, if he had left

sorrow, caused by hard work and misery. Try and have him to recall the past Suddenly his face will be il luminated by a heart rending smile and his lips will stammer the name of his father, dead, dead, some without any money, misery ' misery '

At the goal now Ho you remark some among the young convicts who turn their faces at your approach , they blush, they try to get away from your sight Ah poor voung men, tell us also your story. Tell us why you are here, in this house of shame any intamy

We lost our father when we were young. My mother had not the means to support us she piaced us into manufactories wherein we had bad companions. They brought us with them into the evil path We soon lost our job, and hunger and misery, tak ing hold of us, we have been stealing.

Brother Howison concluded by an appeal to 15in while it was yet time A policy in the C M B A would avoid such a disaster and be one of the best if not the best, part of an inheritance to be left to the family

The Grand President todowel Speaking French, he asked that after the elequent address delivered by the Organizer he be permitted to say a few words in English Granby is the birth-place of the Hon M. F. Hackett, and recalling his early days in most elo quent terms, it was a great pleasure for him to had himself in his native city. and he was proud to be present at this meeting in his capacity as Grand President of such an association as the C. M. B A The terand President's address was most eloquent and enthus lastic, and good results are expected after his and the organizers visit

EIGHTEENTH ANNIVERSARY.

Of Branch 1 1 Stratford Ont. and Hanquetto Hon F. R. Latebford, M. I. A.

Hon Bro F. R Latchford, Q C., Minister of Public Works for Outario, and Solicitor for the C. M B A of Canada, was yesterday afternoon and evening the honored guest of Branch 13, C. M B. A. The hon. brother was entertained with both a concert and banquet during the evening and dur ing his stay in the city was the guest of Dr. Davlin.

THE ENTERTAINMENT.

The Separate school hall was prettily decorated with flags and red, white and blue bunting. In a brief intro-ductory speech the chairman, Mr John Nelligan, Tresident of Branch 13, welcomed the addence, which was a very large one.

The programme opened with an in strumental by Miss Gertie Folk, who played with her usual brilliancy. Miss Kannedy rendered "The Children s Home." and was heartly applauded Miss Kate Carlin's solo, which followed. was artistically taken, and was also Well received.

Brother Nelligan next introduced the peaker of the evening, Hon. F Latchford. As the Minister of Public Works came forward on the platform two little girls presented him with a hauds me bouquet.

Walle delighted to be present, Brother latchford felt he used an applogy for not coming prepared to speak on the atms and purposes of the C. M. B. A. as he was expected to do. In order brating the eign centh anniversary of Branch 13, C M B A, it would be at the asylum. See this young man. little to its position eighteen years ago.

Everything in him indicates a man of It must be remembered that the C. M. B A was then an American institu-tion The ir for had spread to Canada, and the first Canadian lodge had been founded at Windsor

In 1550 the fifth convention of the Grand Council had been held in Stratford, and at that time there were only a few hundred members in the whole Association Those present had gone away well pleased with 5 ratford's hospitality, and Brother D. J. O'Connor, of this city, was elected President day the membership numbered 14,400, and was stid increasing. This was a very happy record. In 1500 another great step was taken Before that time the American brauches had con troped those in Canada, but it was felt that the Canadians were not getting instice, and separation was the result.

The case for insurance were very low I sat year there were only fifteen. continued brother ! at hford -When a man shed the C M B A he agreed to pay so much per month, while the organization guaranteed him or those dependent on him a fixed sum. In this was we was had been paid out to widows and exphans in the Dominton The Courtehing state of the organization was the more remarkable. since many of the members had come to this country to poverty or humble cir cumstations.

The propie of Stratford, said Brother Latenford, were to be congraturated on the progress of education in this city He knew of cittes larger than Stratfor ; which had not su h a had in them. marate schools

He was not sure that the C. M. B. A. was doing an that it might do. The people were not brought together as they should be He thought the ladies. especially, should know more of its aim; than they did. Every lady who was about to be married should make it a condition that her husband should insure in some society, for a man was not dealing justly with his family unless he did so men could not spare the price of a bad cigar or a worse drink daily for this purpose

If Stratford made a special effort the membership of the C. M. B. A could be increased and perhaps doubled

There was, said the speaker, a social side to the C M is A, and perhaps this was not made so prominent as it should be Religion, too, had to be considered, as no one could be a mem-ber of the C. M. B. A. without being a There were fewer practical Catholic. societies enabling Catholics to come to gether than those which were enjoyed by other denominations. The C. M. B. A. was not a secret society. The The Order had no signs or pass words The speaker considered that many of the secrets of so called secret societies were mere nonsense after all.

He was glad to find that the C M B. A was well represented whonever anything of a patriotic nature was being done. In closing Mr. Latchford. thanked the audience for their atten tion, and expressed a wish to meet them again in the near future.

Brother Bernard O Connell, Dubdin, followed in a neat and humorous speech. and ended by saving that he did not know why he had been asked to speak Perhaps, like Lapidue in the second Triumvirate, he had been thrown in to make up the number

After soles by Mee last count and Misc Kate Cariffi and a hearly vote of thanks to the speakers of the evening, moved by Rev Father Cork and Mr. James Olivane, the meeting broke up with God Save the same