

## THE CANADIAN

PUBLISHED WEEKLY - 50 Cents.

Published in English and French, at London, Ont., in the interest of the

## Catholic Mutual Benefit Association of Canada

And mailed to members the first week in each month.

Members are invited to send us items of news or information that will be of benefit to the Association. Communications upon subjects of interest to C. M. B. A. members will always be welcome, but anonymous letters and letters which the Manager does not consider for the welfare of the Association will not be published.

Correspondents will please remember that copy must reach us before the 15th of the month, if intended for publication in the following month's issue, and that space is limited and brevity much desired.

Address all communications to  
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LONDON, JULY, 1893.

## MEDICAL CERTIFICATES.

Some of our correspondents are unnecessarily harsh, and quite unbrotherly betimes, in their remarks regarding notice of approval or disapproval of applicants' medical certificates. They seem very much annoyed and attach blame to the Supervising Medical Examiner and the Grand Secretary if such notice is not received by the branch almost immediately after the applicants' examination. Now, we wish to advise all concerned that the Supervising Medical Examiner supervises all certificates as early as possible after receiving them, and forwards same with his approval or disapproval to the Grand Secretary, who immediately sends the regular notice to the Recording Secretary of the branch. As the medical examination and supervision thereof is the most important part of the Association's work—the part upon which its permanency depends—it is advisable that great care be exercised, and sufficient time taken, to minutely examine every case and properly supervise the certificates before a report is made. We strongly object to having this work hurriedly or carelessly done; the Association's life depends upon the class of risks accepted; and the Supervising Medical Examiner and the Secretary at the head office are in a better position than others to know whether certificates should be held for further inquiries and information before sending either approval or disapproval. The sole aim of said officers is to do justice to applicants and protect the association at the same time. Our C. M. B. A. membership may rest assured that whenever delay, in reporting on Medical Certificates, is caused by the Supervising Medical Examiner and the Grand Secretary, it is in the interest of the Association.

## DRINK AND LIFE INSURANCE

An insurance case was lately tried in Hamilton which is of considerable importance to persons holding policies in life insurance companies or friendly societies. A company resisted the payment of a \$10,000 claim. The reasons given for this were that the deceased had not correctly

answered the questions regarding his family history and personal habits; and that he was addicted to indulgence in intoxicating liquors and had concealed this fact from the company at the time his application and medical certificate were made out. The case came before a jury and Mr. Justice Ferguson, and the verdict was in favor of the company.

Applicants for membership in life insurance companies or associations cannot be too exact in their answers to the questions on the application and medical examination forms, and particularly the questions relating to the use of intoxicating liquors, as all companies are getting more and more careful to avoid taking drinking men as risks.

## FLOWERS FOR THE DEAD.

His Grace Archbishop Walsh, Grand Spiritual Adviser of the C. M. B. A. of Canada, was lately asked by the editor of the *Carmelite Review*, his opinion on the "Eucharistic flowers" for the dead. His Grace heartily endorsed them, and said: "The custom of lavishing flowers upon the dead is a pagan practice. You remember the passage in Virgil, in eulogy of young Marcellus, the nephew of Emperor Augustus.

"Manibus date lilia plenis.

*Purpureis spargam flores, animamque nepotis His saltem accumulatum donis, et fungar inani Munere.*"

"Give lilies by handfuls. Let me scatter the blooming flowers; these gifts at least let me heap upon my descendant's soul, and discharge this fruitless duty."

"The Protestants imitate this Pagan usage. They cannot keep down the natural craving to do something for the dead. The humane heart is broader than their religious doctrines. The same feeling prompts them to make their cemeteries earthly paradises. But this is only an un-Christian endeavor to rob death of its terrors. Catholics try to keep their cemeteries, in a decent manner, but they should not imitate Protestants in their Pagan tributes to the dead, when they have such powerful means at command to help their departed friends. The "Eucharistic" flowers are a truly Catholic idea, and will undoubtedly become popular among Catholics."

## EXCURSIONS.

The excursion season is now upon us, and many of our Branches must wrestle with the momentous problem to decide which point affords pleasure seekers a maximum of enjoyment at a minimum of expense. This is often a difficult question to solve, for want of information as to the conveniences and privileges to be had at various places. At present we purpose saying a few words about Niagara Falls, in order to

answer the questions regarding his family history and personal habits; and also to remove the false impressions still prevalent in many places owing to the unsavory reputation which the Falls had acquired prior to the establishment of the public park by the Ontario Government which is now officially known as the Queen Victoria Niagara Falls Park.

This park contains 154 acres, and extends two miles along the river from the upper Suspension Bridge, onwards past the American and Canadian Falls, and including at its southern extremity the charming scenery in the vicinity of the Dufferin Islands. The improvements made under the governmental management have effected a wonderful transformation in its surroundings, and secured for it the well-merited title of the Paradise of Canada. Excellent gravelled driveways and lovely shaded pathways lead in all directions through the grounds. A profusion of flowering shrubs and of the more rare and valuable flowers feast the eye with their beauty and render the air redolent with their fragrance. Owing to the action of the immense volume of water falling over the precipices there is usually a fresh invigorating breeze, especially in the vicinity of Table Rock and the picnic grounds which are located close to the Horse-shoe Falls, and adjoining the large building formerly used as a museum but now devoted to the purpose of a restaurant and a public hall where shelter is afforded visitors and excursionists in the event of unfavorable weather. The picnic grounds furnish ample accommodations for several thousand people at the same time. Tables and seats are placed under the inviting shade of the spreading trees, abundance of pure, cool spring water is at hand in all directions; and an officer is continuously engaged, during the summer months, in preparing and supplying hot water for those who bring their own provisions, and who desire to make their own tea and coffee. These and other privileges in the way of games—lacrosse, base ball, foot ball, etc., are provided free of cost. Excursionists come and go and enjoy these advantages without the expenditure of a single cent, unless they find it desirable to patronize the restaurant which is conducted for the accommodation of those who bring no refreshments. This restaurant offers first class accommodations at reasonable rates: and the proprietor also keeps a cheap lunch counter in the excursion hall adjoining. We have said in reference to the grounds and the accommodations supplied visitors, that there is no charge made by the park authorities. There is, however, a charge exacted from persons riding in carriages over the islands above the Falls; but this toll does not affect ordinary visitors who walk or take the electric cars which

they usually do, and in which case only the customary car fare is required. Wealthy tourists from foreign countries generally ride in carriages regardless of the expense; but few ordinary people will imitate their example when they can obtain decidedly better views of the scenery on the cars at a fraction of the charge for cab hire. When excursionists reach the Falls their first object is to supply their needs for refreshments; and when this want is gratified they devote their spare hours in visiting the various points of interest in the vicinity. Going under the Horse-shoe Falls at Table Rock is a very attractive visit. The regular price for each visitor, furnished with a guide and dress, is 50 cents; and 25 cents without the dress and guide. Special rates are given to excursion parties, numbering at least 100 persons, by arranging in advance with Messrs. Zyback & Co., the gentlemen in charge. Many people visit the old and famous "Burning Spring," located beyond the Dufferin Islands, just outside the south boundary of the park. This is most conveniently reached by the electric cars from the Horse-shoe Falls; and in this case excursion parties can also make favorable rates in advance with Zyback & Co. Our information would be very incomplete and misleading to our readers without alluding to the great attractions and advantages afforded visitors to the Falls by the Niagara Falls Park Electric Railway.

This road was built and equipped by a Company in 1893; and is operated under lease from the Park commissioners. It is fourteen miles in length—extending along the top of the river bank from Navy Island above Chippawa, where it meets the steamers from Buffalo, to the dock at Queenstown where it makes connection with steamers from Hamilton, Toronto and other points on Lake Ontario. Excursions reaching the Falls by the Grand Trunk, via Hamilton, connect with the electric road at Suspension Bridge, and in ten minutes are landed at the picnic grounds in the park near the Horse-shoe Falls. It has carried over a million of people in the two seasons it has been in operation. Last year it was double-tracked; and with its present equipment, it can easily handle 25 to 30 thousand people a day without the least danger to its patrons.

By increasing the facilities for reaching the park from all points, it has more than doubled the visitors thereto since its construction. While visitors are spending their spare hours at the Falls, awaiting their return homewards, those who have not enjoyed the pleasure of a trip over the electric road should not fail to do so. In no other way can a person secure so much enjoyment for such a trifling sum; and we strongly recommend those arranging for excursions to the Falls either by Grand Trunk or Michigan Central to make provision in advance for a