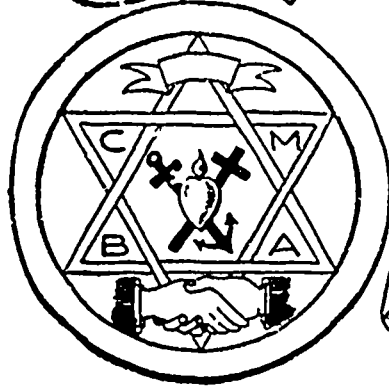


The CANADIAN



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ASSESSMENT SYSTEM.

NOTES.

The provisions for a Reserve Fund in the C. M. B. A. were adopted at the convention of the association held in London in 1886, and came into effect in July, 1887.

Dr. J. H. MacLellan, of Branch No 215, Summerside, P. E. I., has been appointed by Grand President Hon. M. F. Hackott, a Grand Deputy for Prince county instead of Mr. S. M. Bent, resigned.

Members who change their address and neglect notifying us of such change, must blame themselves if they do not receive THE CANADIAN regularly. How can they expect us to send their copy of THE CANADIAN to their proper address if they do not furnish us with said address.

Brother, keep your C. M. B. A. assessments paid. Your C. M. B. A. policy is the best and surest asset you have for your heirs. Do not suspend yourself; but do not forget that you do suspend yourself when you neglect to pay your assessments within the time allowed by our constitution.

Mother, before death overtake me, obtain for me a true amendment and a constant fidelity to God in all that yet remains to me of life. And when, indeed my hour has come, then do thou, Mary, be my hope; be thou mine aid in the anguish in which my soul will be overwhelmed; when the enemy sets before my face my sins, oh! comfort me then that I may not despair.—St. Alphonsus de Liguori.

The members of the Ancient Order of United Workmen in Canada have followed the example set by the C. M. B. A. in separating financially from the United States and forming an independent council for Canada. They have also adopted a graded scale of assessment rates according to age of applicants. Heretofore in the A. O. U. W. old and young were classed the

same. They are now on the right track.

Last month, W. Fitzgerald Esq. Superintendent of Insurance for the Dominion, made his annual inspection of the books, accounts, membership register, and general work of the Grand Council of the C. M. B. A. of Canada. He expressed himself well satisfied and highly pleased with the condition of every part of the work in the Grand Secretary's office. "If I had as little trouble, said Mr Fitzgerald, in every office as I have in that of the C. M. B. A. my work would not be very difficult."

At the late session of the Ontario Legislature the provision of the Insurance Act requiring the registry of agents was repealed, and there is no longer any law requiring such registry or requiring the C. M. B. A. to have a "Collective Certificate of Agents Registry" Our association—that is the incorporated body the Grand Council—must, however, as heretofore, stand registered for the transaction of "Life Insurance on the assessment plan" The cost of this in Ontario is \$100 00 per annum payable on or before the 30th day of April.

Is there a mortgage upon your home and can your wife carry out your present plan to release the incumbrance, clothe and educate the children? Have you an income that will continue after your death sufficient to clothe, feed and educate your family? If not what is your wife going to do? What do you think of the selfish character who lives as luxuriously through life as his means will permit, making no provision for the future protection of his loved ones and at his death leaves to his wife only the legacy of a family to raise and support, a mortgage to pay on the home and not a dollar in cash or property.—Canadian Workman.

There was a large attendance at the regular meeting of Branch 31, Guelph, Ont., held June 13. One member was initiated and two members received by

transfer cards from other branches. Grand Trustee Rooney was present and gave a vigorous and practical address on the duties and obligations which membership in the C. M. B. A. carried with it. Bro. Rooney complimented the members on the live branch they evidently had in Guelph, the membership of which, with a united effort on their part, might easily be doubled. His suggestion by which that could be done was both practical and timely. The unanimous wish of Branch 31 after hearing Bro Rooney, was that his business trips would carry him to this vicinity again.

The difference between a savings bank and a life insurance company is shown very plainly by a case in Pittsburg. Mrs. Rebecca N had been paying for a considerable time for insurance upon the life of her father, who was a widower, and who was her only support. After a while she began to think it would be wiser to put the money in a savings bank and have it draw interest, the father looked so strong. And so she told the agent that she had decided to lose no more money and that he need not call again, forgetting altogether that she had had the protection of the insurance during all the time it was running, and that she wasn't paying out money for nothing. Finally the agent induced her to pay one more assessment, which just kept the certificate in force. The very next Wednesday, while the father was working, he fell down a flight of stairs, ruptured a blood vessel, and in a few moments was a corpse. The gratitude of the daughter was remarkable when she received the check which came on account of the payment of that one assessment. What would that one assessment, which made the difference between poverty and comfort to her, have amounted to put in a savings bank.—Plank and Platform.

A TREASURY OF MAXIMS AND SAYINGS.

No man can be provident of his time who is not prudent in the choice of his company.

Pray for the poor Catholics who remain Easter duty breakers.

The things around us should be subject to us, not we to them.

Have physicans who are conscientious. Keep no one around, no matter who, that makes light of religion or the services of the priest.

There is a vast difference between being able to say prayers that sound fine and having a broken contrite heart.

He who does not know how to place a limit to his desires, does not know what true happiness is.

In judging others a man labors to no purpose, commonly errs, and easily sins. but examining and judging himself he is always wisely and usefully employed.

Howsoever rich a man may be on earth he is still a beggar in the sight of God.

Kindness is the golden chain by which society is bound together.

Little minds are too much wounded by little things; great minds are all and are not even hurt.

It is of all things the most difficult to be always the same to all.

Narrow minded people who have not a thought beyond the little sphere of their own vision recall the Hindoo saying, "The snail sees nothing out its own shell and thinks it the grandest in the universe.

An error gracefully acknowledged is a victory won.

Truly to enjoy what we possess we must be healthy in body and soul. Otherwise we will enjoy riches about as much as a man with sore eyes enjoys the light.

Thank God every morning when you get up that you have something to do that day which must be done, whether you like it or not. Being forced to work and to do your best will breed in you temperance and self-control, diligence and strength of will, cheerfulness and content, and a hundred virtues which the idle never know.—Parish Messenger.

Fraternal protective Societies depend wholly upon their members to increase the membership. The great majority of members do not appear to realize that the foregoing is a fact. They think that in some way the officers of Councils will see that the membership is increased, and that there is nothing for them to do but pay assessments and dues. No more serious mistake can be made, for without the co operation of the members in carrying on the work fraternal protection will be a failure. Think this over.—A. L. of H. Journal.