



THE Canadian

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You are never likely to regret joining the C. M. B. A., at once; you may regret not doing so.

As we must face the cares of life, so we should consider the responsibilities attendant upon death. Join the C. M. B. A. and provide for your family.

A Spanish Proverb says: "In the village of Bye-and-bye is the hostelry of Never." Join the C. M. B. A., now Do not put it off.

Avoid the risk of losing hard-earned savings in ill directed speculation. If you take membership in the C. M. B. A. you are properly protected.

Brother W. E. Kelly, of Branch No. 231, Simcoe, Ont., was appointed Grand Deputy for Norfolk county to take the place of Bro J. C. O'Neill.

Marriage demands of its votaries an interchange of gifts. What gift more expressive of both your sense and your solicitude than a policy in the C. M. B. A.?

"Life is an earnest business, and no man was ever made good by a diet of broad grins." You and yours will be made extra good by your procuring membership in the C. M. B. A.

It is of the first importance to insure in a sound association or company. If you secure a C. M. B. A. policy there will be no doubt regarding its soundness.

"Shallow men believe in luck; strong men believe in cause and effect." Get a C. M. B. A. policy for your wife or children. You know what cause and effect mean?

"By persisting in your path, though you forfeit the little, you gain the great." When Emerson wrote this he must have had in his mind the necessity of one's keeping in good standing in the C. M. B. A.

Brother Joseph Belanger, president of Branch No. 258, L'Original, Ont., was recently appointed to the important position of Treasurer of the United

counties of Prescott and Russell. Our congratulations.

"All men are captivated by immediate advantages: great minds alone are excited by the prospect of distant good." Join the C. M. B. A. and you will have immediate advantages and prospect of distant good also.

"Fortune turns round like a mill wheel, and he that was yesterday at the top lies to-day at the bottom." A C. M. B. A. policy cannot be taken from your wife and children. They are sure of getting the amount of such a policy if it is in their favor.

You spend all you can afford on the comfort of your family, on the education of your children, but what if your death leaves them totally unprovided for? If you are eligible, become a member of the C. M. B. A., with as little delay as possible, and thus avoid such a heart-rending thing as leaving your family unprovided for.

We hear from Grand Deputy Spedding that recently was held in Montreal a meeting of the Grand Deputies for said city, at which was arranged the holding of the annual religious reunion of the branches of the C. M. B. A. The reunion this year will take place on Sunday, October 14th, at St. Patrick's Church.

At the meeting of the Grand Council Executive, held in Berlin, a deputation of C. M. B. A. members from surrounding Branches waited on the Board and had a very agreeable discussion on C. M. B. A. matters in general. All expressed themselves as well satisfied with the manner in which the C. M. B. A. business is conducted.

Rev. R. P. W. Kloefer, D. D., of Berlin, and Rev. M. S. Forster, of New Germany, visited the meeting and spoke very encouragingly of the future of the Association. All the Rev. Fathers in Berlin are C. M. B. A. members.

Brothers George Lang, Rhlleder.

English, Hader Metz *et al* did everything in their power to give us a "good time." Our Berlin brothers are made of sterner stuff and we desire to thank them for their many acts of kindness during our short stay among them.

The Berlin Branch invited the Council to a couple of hours drive on Sunday evening. It is needless to say the invitation was thankfully accepted.

The London Tablet, speaking of an article contributed to its columns by Mr J. W. Pictou, which we in this issue reproduce, says:

"In connection with the Mutual Provident Society which it is suggested should be organized by the Catholic Association, some exceedingly interesting facts are given by Mr. J. W. Pictou as to the splendid results achieved by similar societies in Canada and the United States."

OTTAWA-HULL CONFLAGRATION.

From the Report of the Superintendent of Insurance.

The following are the amounts of loss sustained in Hull and Ottawa by the various companies in the disastrous conflagration which occurred on April 26, 1900. It originated in a wooden building in Hull, but in consequence of a high wind, which prevailed all day, soon extended to Ottawa, destroying everything in its path. The figures given below have been furnished by the companies and may be regarded as quite accurate. It is satisfactory to note the ability of every licensed company to meet promptly all proper demands upon it in respect of the fire, and also the fact that many of the companies, in addition to payment of the legal claims against them, made handsome contributions to the fund raised for the relief of the sufferers.

LOSSES INCURRED—OTTAWA AND HULL CONFLAGRATION.

Name of Company.	Losses incurred, less reinsurance in Licensed Companies.
Canadian Companies.	
Anglo American	\$ 2197 10
British American	98301 75
Canadian Fire	11320 00
London Mutual	11620 00
Mercantile Fire	12501 47
Ottawa Fire	22551 49
Quebec Fire	3125 47
Victoria Mutual	27100 00
Western	161000 00
Total:	411225 35

British Companies.	
Amalgamated	\$ 11000 00
Avon	31 00
Canadian	17000 00
Commercial Union	20000 00
Continental	10000 00
Edinburgh	10000 00
Law Union and Crown	17000 00
Law Union and London and Globe	10000 00
London and Lancashire	20000 00
London Assurance	10000 00
Manchester	10000 00
National of Ireland	10000 00
North British	10000 00
Northern	10000 00
Northwestern	10000 00
Phoenix of London	10000 00
Royal	10000 00
Scottish Union and National	10000 00
Swan	10000 00
Union Assurance	10000 00
Total	222,871 39

American Companies.	
3. na Fire	181,976 48
American Fire	15,117 48
Continental Fire	71,461 17
Harford Fire of North America	183,791 10
Insurance Co. of North America	97,717 40
Phoenix of Brooklyn	31,811 00
Phoenix of Harford	30,345 85
Queen	133,000 00
Total	711,020 31
Grand total	1,062,085 45

In prosperous times it is well to prepare for the day of adversity. Conflagrations such as that above referred to must be looked for, at irregular intervals of course, and probably widely separated from each other as regards both time and space. Such disasters are experienced in every country. The recent fire was the most destructive one which has occurred in the Dominion since the St. John, N. B. fire in June, 1877, but there have been in the interim several of minor importance, for example that at Windsor, N. S. on October 17, 1897, and that at New Westminster, B. C., September 10, 1898.

The possibility, indeed the probability, of such disasters, constitutes a liability on the part of the fire insurance companies for which provision should be made by the creation of special funds, varying according to the nature of the business transacted, and to the many conditions and circumstances to which the business of each company is subject, but which it would be impossible to enumerate.

Such a liability cannot be accurately estimated, but it should always be regarded as substantial in amount, and the fund created to meet it should be looked upon as an actual liability and not treated as surplus.

Cheerfulness unfolds, like spring, all the flowers of the soul. Try, if only for one whole day, to keep yourself composed and cheerful by looking clearly at, and remembering every small annoyance.